



Santa Rosa County, Florida Flood Mitigation Plan

*A Multi-Jurisdictional Mitigation Plan for:
The City of Gulf Breeze
The Town of Jay
The City of Milton and
Santa Rosa County, Florida*



Produced by the

Santa Rosa County Flood Mitigation Task Force
November 2009

In cooperation with:
CRS Max Consultants, Inc.
The experts in CRS rate improvement
Coconut Creek, Florida

Santa Rosa County, Florida

Flood Mitigation Plan



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Section One

INTRODUCTION

Santa Rosa County, Florida is located along the Gulf of Mexico in the panhandle of Northwest Florida. It covers a total of 1,174 square miles; approximately 1,017 square miles of land and 157 square miles of water. The three incorporated communities in Santa Rosa County are Milton, which is the county seat, Gulf Breeze and Jay. Unincorporated communities in the County include Chumuckla, Midway, Navarre, Navarre Beach, Oriole Beach, Bagdad and Pace.

The County shares its western border with Escambia County, Florida across the Escambia River. Escambia County, Alabama borders on the north while Okaloosa County, Florida borders on the east. The southern border is the shoreline of the Gulf of Mexico. Santa Rosa County was established in 1842.

Industry in the county is located in the greater Milton area. Incorporated in 1844, Milton is among the oldest cities in Florida. At that time the Blackwater River provided transportation for the timber, brick and shipbuilding industries that supported the area. Milton's commercial opportunities were greatly expanded by the Arcadia mill and the L&N Railroad. As World War II approached, Milton was chosen as the site for NAS Whiting Field, and the community continues to embrace the service members and their families today. Milton is a progressive city that balances small town charm and modern urban life.

The terrain of Santa Rosa County is varied. The southern portion is characterized mostly by sand hills and pine flatwoods with swampy areas along the rivers. The northern portion is almost exclusively rolling, forested hills with elevations reaching 300 feet. Eglin Air Force Base, in the southeastern corner of the county, is composed mostly of sand hills with swamp along the Yellow River.

The five member Board of County Commissioners serves as the legislative and policy setting body for Santa Rosa County. As such, the Board enacts all legislation and authorizes programs and expenditures for the County. The Board appoints a professionally trained County Administrator, who is responsible for policy and budget development and implementation.

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Section Two

BACKGROUND AND PURPOSE

Flood mitigation plans form the foundation for a community's long-term strategy to reduce flood losses and break the cycle of flood damage, followed by reconstruction, and repeated damage. It creates a framework for risk-based decision making to reduce damages to lives, property, and the economy from future floods. Flood mitigation is sustained action taken to reduce or eliminate long-term risk to people and their property from flooding. Local governments are required to develop a flood mitigation plan as a condition for receiving certain types of non-emergency disaster assistance.

Santa Rosa County has developed a Flood Mitigation Plan that provides a comprehensive set of strategies for flood mitigation and includes a list of activities that can further mitigation goals.

The purpose of this Flood Mitigation Plan is to:

- help reduce flood losses
- improve local flood hazard mitigation capability
- increase public and private sector awareness by educating about the hazards, loss reduction measures, and the natural and beneficial functions of floodplains
- address and protect cultural, economic and natural resources

This Flood Mitigation Plan (FMP) is intended to accomplish this purpose and to promote a sustainable and flood-resistant community.

The County's efforts have demonstrated a strong commitment to flood mitigation and have served to minimize the impacts of flooding. There is an ongoing commitment to improvement that is further demonstrated by this plan. This Flood Mitigation Plan is intended to provide direction and to identify the actions necessary to advance the numerous facets of Santa Rosa County's overall flood mitigation efforts.

This Flood Mitigation Plan has been purposefully developed to be consistent with:

- the *Santa Rosa County Local Mitigation Strategy 2005 – 2010* (LMS),
- the National Flood Insurance Program's Community Rating System Floodplain Management Planning Process, and
- the Disaster Mitigation Act of 2000

2.1 Consistency with the Santa Rosa County Local Mitigation Strategy

This Plan is consistent with the *Santa Rosa County Local Mitigation Strategy 2005 – 2010* (LMS), and is intended to become an appendix to the Santa Rosa County 2010-2015 LMS. Although the current LMS includes a flood mitigation section, the County determined there was a need for strengthening this component of the strategy and incorporating increased public input as part of the plan development process.

2.2 Consistency with the Community Rating System Floodplain Management Planning Process

In addition to serving as a guide recommending mitigation solutions to flooding, this document has also been prepared to qualify as a “floodplain management plan” under the Community Rating System (CRS). The National Flood Insurance Program's (NFIP) CRS was implemented in 1990 as a program for recognizing and encouraging community floodplain management activities that exceed the minimum NFIP standards. Under the CRS, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from community activities that meet the three goals of the CRS:

1. Reduce flood losses,
2. Facilitate accurate insurance ratings, and
3. Promote the awareness of flood insurance

To obtain the necessary credit points to achieve lower CRS class ratings, communities implement a broad range of programs aimed at addressing these three goals of the CRS program. Generally these goals are accomplished through a mix of more stringent regulations, additional property acquisitions and relocations, floodproofing of flood prone buildings, preservation of natural resources such as open space, and other measures that protect natural resources.

On October 14, 1977 Santa Rosa County joined the National Flood Insurance Program. In October 1993, Santa Rosa County qualified for the CRS Program. Participating jurisdictions are classified in CRS *classes*. These classes range from Class 1, which requires the most credit points and provides the largest reduction in insurance premiums, to Class 10, which receives no reduction in insurance premiums.

Currently, Santa Rosa County has a CRS rating of Class 6, resulting in a 20% reduction in flood insurance premiums for citizens that purchase flood insurance in Special Flood Hazard Areas. This puts Santa Rosa County in an elite group of only 29 jurisdictions in the state of Florida that have achieved a Class 6 rating. As of May 2009, Roseville, California is the only jurisdiction in the United States that has achieved the Class 1 rating.

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Credit Points	CRS Class	Flood Insurance Premium Discount
4500 +	1	45%
4000 – 4499	2	40%
3500 – 3999	3	35%
3000 – 3499	4	30 %
2500 – 2999	5	25%
2000 – 2499	6	20%
1500 – 1999	7	15%
1000 – 1499	8	10%
500 – 999	9	5%
0 – 499	10	0

Because the County has over ten repetitive loss properties, it is required to have a CRS “Floodplain Management Plan” in order to continue its participation in the Community Rating System. This *Flood Mitigation Plan* will fulfill this requirement and will increase the points total for Santa Rosa County.

In conjunction with the development of this Flood Mitigation / Floodplain Management Plan, Santa Rosa County will continue to implement other activities that go beyond the minimum NFIP requirements. Through the CRS program, residents of the County have seen, and will continue to see a reduction in their flood insurance premiums, in addition to experiencing increased property and personal protection from the hazard of flooding. As a CRS program participant, the County actively pursues a broad range of mitigation and management activities, including:

- Many educational Outreach Projects, such as the *Santa Rosa County Disaster Guide*
- Mapping Information, including furnishing inquirers with flood zone information and using digitized maps which are available on the County’s website
- Regulations and Ordinances, such as requiring site specific erosion rate analysis for permits of structures seaward of the Florida Department of Environmental Protection’s (FDEP) Coastal Construction Control Line, enforcing regulations for stormwater management and prohibiting dumping in the drainage system
- Flood Protection Information displayed on the Santa Rosa County website and in the County’s libraries

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- Hazard Disclosure regulation requiring disclosure of flood hazards on all recorded final plats
- Designation as a Storm Ready Community by the National Weather Service

The CRS program has a total of fifteen activities by which communities can accumulate points toward their class ratings. These activities, designated in the *FEMA Community Rating System Coordinator's Manual* are:

- 310 – Elevation Certificates (162 points maximum)
- 320 – Map Information (140 points max)
- 330 – Outreach Projects (315 points max)
- 340 – Hazard Disclosure (81 points max)
- 350 – Flood Protection Information (66 points max)
- 360 – Flood Protection Assistance (71 points max)
- 410 – Additional Flood Data (1,373 points max)
- 420 – Open Space Preservation (900 points max)
- 430 – Higher Regulatory Standards (2,720 points max)
- 440 – Flood Data Maintenance (231 points max)
- 450 – Stormwater Management (670 points max)
- 510 – Floodplain Management Planning (359 points max)
- 520 – Acquisition and Relocation (3,200 points max)
- 530 – Flood Protection (2,800 points max)
- 540 – Drainage System Maintenance (330 points max)
- 610 – Flood Warning Program (225 points max)
- 620 – Levee Safety (900 points max)
- 630 – Dam Safety (175 points max)

Santa Rosa County will accumulate additional CRS credit by developing this Flood Mitigation/ Floodplain Management Plan. While the CRS program does not dictate exactly what details are to be in a Flood Mitigation / Floodplain Management Plan, it will credit this Plans with additional points consistent with the standard planning process outlined in the *FEMA CRS Coordinator's Manual*:

1. Organize to prepare the plan (10 points maximum)
2. Involve the public (85 points max)
3. Coordinate with other agencies (25 points max)
4. Assess the hazard (20 points max)
5. Assess the problem (35 points max)
6. Set goals (2 points max)
7. Review possible activities (30 points)
8. Draft an Action Plan (70 points max)
9. Adopt the Plan (2 points)
10. Implement, evaluate and revise (15 points)

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This document is intended to be consistent with the FEMA guidelines and serves as Santa Rosa County's Flood Mitigation / Floodplain Management Plan for CRS credit under Activity 510.

2.3 Consistency with the Disaster Mitigation Act of 2000

The Disaster Mitigation Act of 2000 (DMA 2000) amended the Robert T. Stafford Disaster Relief and Emergency Assistance Act of 1988. Among its main features, the DMA 2000 authorized the creation of a pre-disaster mitigation program that makes mitigation grants available to states, as well as to local and tribal governments, providing they have a FEMA approved hazard mitigation plan in effect prior to the time of the disaster. In accordance with the DMA 2000, Santa Rosa County has developed the LMS. This approved hazard mitigation plan has enabled the county to receive Hazard Mitigation Grant Program (HMGP) awards and a Flood Mitigation Assistance (FMA) Planning Grant, which was used to develop this Flood Mitigation Plan. The planning regulations for the DMA are consistent with the CRS process. This Plan has been designed and developed to fulfill both programs' requirements.

2.4 Flood Mitigation Assistance Program Grants

The Federal Emergency Management Agency's (FEMA's) Flood Mitigation Assistance Program (FMA) provides funding to states and communities for measures that reduce or eliminate the long-term risk of flood damage to buildings, manufactured homes, and other structures insurable under the National Flood Insurance Program (NFIP). The Program provides grants for mitigation planning, projects, and technical assistance, with a goal of reducing flood insurance claims under the NFIP.

FMA Project Grants are available to NFIP-participating communities to implement measures to reduce flood losses. Communities receiving FMA project funds must have FEMA-approved Flood Mitigation Plans (or multi-hazard plans which address flood hazards) in place prior to receiving FMA Project Grant funds. This plan is specifically intended to assist Santa Rosa County to comply with this requirement. The plan enables the County to quickly respond to state and federal funding opportunities for mitigation-related projects. The plan defines, justifies and prioritizes mitigation initiatives that have been formulated through a technically valid hazard analysis and vulnerability assessment process. When applying for grants, the County will be better prepared, using this plan, to quickly and more easily develop the necessary grant application materials for seeking state and federal funding.

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Section Three

THE PLANNING PROCESS

3.1 Organize to Prepare the Plan

The Local Mitigation Planning Task Force has been actively engaged in developing and updating the *Santa Rosa County Local Mitigation Strategy 2005-2010* (LMS). Until the development of this Flood Mitigation Plan, the LMS has also served as the community's floodplain management plan for FEMA's Community Rating System program. The County has been able to make significant progress using the flood mitigation section of this plan. In 2008 the County determined to develop this Flood Mitigation Plan in an effort to enhance the strategy and strengthen the flood mitigation component of the LMS, in addition to involving the public as an integral part of the plan development process. Through its application for a Flood Mitigation Planning Grant, the Commission set in motion a process that was intended to result in a Flood Mitigation Plan designed to function as a component of the LMS. The fulfillment of this plan has now been realized. The LMS process itself was also previously authorized by the Commission.

The planning process began with solicitation of input from numerous organizations, agencies and individuals, followed by the organization of the Flood Mitigation Plan Task Force. The Flood Mitigation Plan Task Force is comprised of several individuals who also participated in the development of other local strategies and plans that have an impact on this Flood Mitigation Plan, such as the *Santa Rosa County Local Mitigation Strategy 2005-2010*. The members imparted their first-hand knowledge of these other ongoing efforts to the Flood Mitigation team and are very familiar with a successful planning process.

The members of the Task Force were carefully chosen to incorporate not only knowledgeable County staff members representing the key departments that deal with flood mitigation issues, but also residents and key agencies representing state and local regions. In addition to incorporating technical engineering studies, such as the *Flood Insurance Study*, the planning work conducted to develop this document incorporates the expertise and first-hand authoritative input of the participating Task Force members. Several of the members have also had first-hand experience with flooding, thus adding a very important practical and personal dimension to the process. The combination of perspectives: local and regional, professional and personal, public and private, scientific and experiential, have all contributed to what this Task Force considers to be a strong and comprehensive Flood Mitigation Plan. The fact that the planning process was conducted through a committee composed of staff from those community departments that will be

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implementing the majority of the plan's recommendations promises to make the plan not merely comprehensive but also executable.

Santa Rosa County Flood Mitigation Plan Task Force:

Sheila Harris, MPA, Chair
Grants Coordinator

Staff

Stephen Furman, P.E.
Public Works Assistant Director

Staff

Karen Thornhill, CFM
Floodplain Manager/CRS Coordinator

Staff

Pat Bowman
Santa Rosa County GIS

Staff

Paul Miller, AICP
Planning & Zoning Department Planner III

Staff

Daniel Hahn, MA, FPEM, CEM
Emergency Management Plans Chief

Staff

Julian Cooley, CPG., P.G., CET
Geologist, Environmental Department

Staff

Peggy Armstrong
Emergency Management Intern/Navarre resident

Staff/Resident

Warren Brown
Santa Rosa County (south-end) resident,
impacted by flooding

Resident

Ginny Garrett
City of Milton resident, impacted by
flooding

Resident

William R. Semaine
City of Gulf Breeze resident who has been impacted
by flooding

Resident

Randy Jorgenson
AICP Planning Manager, City of Milton, resident
impacted by flooding

Resident

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Cindy Long City of Milton resident, impacted by flooding	<u>Resident</u>
Al Long City of Milton resident, realtor	<u>Resident</u>
Kyle Holley North End Tourism Development Council	<u>Resident</u>
Louis C. Greene Resident, Navarre, CERT	<u>Resident</u>
Scott Foster Resident, Navarre, CERT	<u>Resident</u>
Tom Scott Resident, Milton, Blackwater Pyrates	<u>Resident</u>
Doug Lasater Resident, Milton, Bagdad Waterfronts	<u>Resident</u>
Trent Mathews USDA-NRCS/Blackwater SWCD	<u>Outside Agency</u>
Larry O'Donnell Florida Department of Environmental Protection	<u>Outside Agency</u>
Darryl Boudreau Florida Department of Environmental Protection	<u>Outside Agency</u>
Ken Cromer American Red Cross	<u>Outside Agency</u>
Linda Bauer Florida Department of Environmental Protection, Stormwater Section	<u>Outside Agency</u>
Dewayne Ashworth District Technician, United States Department of Agriculture and Natural Resource Conservation Services, Blackwater SWCD	<u>Outside Agency</u>
Don Richards President, United Peninsula Association	<u>Outside Agency</u>

The Task Force provided invaluable input concerning problem identifications, goals and objectives, and mitigation actions and strategies for the plan. Members of the committee were able to supplement the flood data that was obtained for this report with their personal knowledge and experiences concerning flood hazard areas in the county and the causes of flood hazards.

The Task Force implemented a comprehensive planning approach, using a standard, step-by-step planning process, in accordance with requirements established by the Federal Emergency Management Agency (FEMA). The 10-step CRS process is consistent with FEMA's Multi-Hazard Planning Regulations that are specified in 44 *CFR* 201.6. The four phases of the mitigation planning requirements are:



Step 1: The Flood Mitigation Task Force focused on the resources needed for a successful mitigation planning process, including identifying and organizing interested members of the community as well as the technical expertise required during the planning process.

Step 2: Next, the Task Force identified the characteristics and potential consequences of the flood hazard. It is important to understand how much of the community could be affected by flooding and what the impacts could be on important community assets.

Step 3: Armed with an understanding of the risks posed by flooding, the Task Force determined what the priorities should be and considered potential activities to avoid or minimize the hazard. The result is a flood mitigation plan, including a strategy for implementation.

Step 4: In order to be effective, the Flood Mitigation Plan must be implemented through an Action Plan that includes a variety of activities, ranging from implementing specific mitigation projects to advocating code requirements for developers. To ensure the success of the ongoing program, it is critical that the

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plan remains relevant. Thus, it is important to conduct periodic evaluations and make revisions as needed.

These key steps were broken into sections that were individually presented and discussed at the Task Force meetings. The breakdown of specific steps undertaken at each Task Force meeting is as follows:

Task Force Meeting Date	Key Planning Session	Individual Topics Covered
June 26, 2009	Organizational Meeting	<ul style="list-style-type: none"> • Description of mitigation plan goals and process, and flooding and the CRS Program in the County
July 20, 2009	Assess the Hazard	<ul style="list-style-type: none"> • Brief look at the process • Effects of past flooding and locations were discussed • Causes and magnitude of flooding
July 30, 2009	Community Meeting Assess the Hazard Assess the Problem	<ul style="list-style-type: none"> • Continued assessment of the hazard • Begin assessment of vulnerability • Review different facets of mitigation • Receive input from community
August 10, 2009	Assess the Hazard Assess the Problem	<ul style="list-style-type: none"> • Complete assessment of the problem/vulnerability • Review maps of repetitive loss properties • Description of regulatory revisions and effect • Description of capital improvements, past and future • Critical facilities and natural hazards loss estimates (HAZUS)
August 24, 2009	Set Goals	<ul style="list-style-type: none"> • Review of Steps 1 – 5 • Introduction to the importance of setting goals • Review of Comprehensive Plan goals as they pertain to flood mitigation • Set goals and objectives
September 14, 2009	Set Goals Review Possible Activities	<ul style="list-style-type: none"> • Complete goals and objectives • Review possible activities <ul style="list-style-type: none"> • Public Information Strategy (OPS)
September 28, 2009	Review Possible Activities Draft Action Plan	<ul style="list-style-type: none"> • Review Possible Activities • Finalize OPS • Prioritization of activities • Discuss Action Plan
October 12, 2009	Draft Action Plan	<ul style="list-style-type: none"> • Discussion of Draft Action Plan • Suggestions, additions, deletions and revisions • Prioritization of activities
October 26, 2009	Draft Action Plan	<ul style="list-style-type: none"> • Draft Action Plan <ul style="list-style-type: none"> • Prioritization of activities • Implement, Evaluate and Revise
November 9, 2009	Presentation of Flood Mitigation Plan	<ul style="list-style-type: none"> • Presentation of Flood Mitigation Plan • Preliminary Approval
February 10, 2011	Public Meeting & Adoption	<ul style="list-style-type: none"> • Final Public Meeting / Adoption of Plan

The Task Force defined the goals that the planning process is attempting to achieve, as well as the specific objectives within each goal that will help to focus the planning efforts.

Conducting the needed analyses and then formulating proposed mitigation initiatives to avoid or minimize the vulnerability of the community to future flooding requires considerable time and effort. Accordingly, each session was structured in such a way as to focus on one or two specific steps and so maximize time management.

See Exhibit 1 for copies of the agendas, sign-in sheets and minutes from the Flood Mitigation Task Force meetings.

3.2 Involve the Public

The flood mitigation planning process is most effective when the citizens and stakeholders within the community are actively engaged. An extensive community involvement process was initiated in this Flood Mitigation Plan through use of a Flood Mitigation Planning Task Force, as well as public meetings.

Over half of the Flood Mitigation Task Force members were from the public, including residents and property owners in the known flood hazard areas. The remainder was composed of pertinent organizations and agencies and staff from the local government that will likely be responsible for implementing the plan. The Santa Rosa County residents included on the task force are as follows:

Peggy Armstrong Emergency Management Intern/Navarre resident	<u>Staff/Resident</u>
Warren Brown Santa Rosa County (south-end) resident, impacted by flooding	<u>Resident</u>
Ginny Garrett City of Milton resident, impacted by flooding	<u>Resident</u>
William R. Semaine City of Gulf Breeze resident, impacted by flooding	<u>Resident</u>
Randy Jorgenson AICP Planning Manager, City of Milton, resident impacted by flooding	<u>Resident</u>
Cindy Long City of Milton resident, impacted by flooding	<u>Resident</u>

Al Long City of Milton resident, realtor, impacted by flooding	<u>Resident</u>
Kyle Holley North End Tourism Development Council	<u>Resident</u>
Louis C. Greene Resident, Navarre, CERT	<u>Resident</u>
Scott Foster Resident, Navarre, CERT	<u>Resident</u>
Tom Scott Resident, Milton, Blackwater Pyrates	<u>Resident</u>
Doug Lasater Resident, Milton, Bagdad Waterfronts	<u>Resident</u>

The task force met and held a sufficient number of meetings that involved these resident members. Having citizens on the planning committee has the following advantages:

- ❑ The participants recognize that they are involved and will be more willing to commit themselves to the process
- ❑ The participants can do some of the work, especially data gathering, thereby reducing the overall cost
- ❑ A committee can be an effective forum for discussing alternatives, debating goals and objectives, and matching the technical requirements of a program to local situations
- ❑ It gives the participants a feeling of “ownership” of the plan and its recommendations, which helps build public support for it
- ❑ Committee members form a constituency that will have a stake in ensuring that the plan is implemented

3.3 Public Meetings in Affected Areas

Throughout the development of this plan, opportunities were provided to the citizens of Santa Rosa County to participate in the planning process. Among those whose help was solicited were local neighborhood associations whose neighborhoods have been impacted

by flooding or have a high probability of being flooded. They were invited to provide a representative to the Task Force, as were Parent/Teacher Organizations, Chambers of Commerce, businesses, and other organizations within the community. This direct representation and participation allowed the Task Force to gain insight into current and past neighborhood-specific flood issues and possible mitigation actions.

The Flood Mitigation Task Force held two public meetings to obtain public input on the natural hazards, problems, and possible solutions to those problems. The public meetings were held early in the process, each in a flood-affected area of the county, or in a venue that was close to several flood-affected areas, to encourage participation by making it more convenient for a wider group of citizens. Opportunities were provided at these meetings for the general public to speak with representatives from the County and with members of the Flood Mitigation Task Force regarding their comments, observations, questions and concerns. The meetings were held on the following dates:

- ❑ July 28, 2009
(Specifically to address concerns of the area of the City of Gulf Breeze and neighboring flood prone areas in South Santa Rosa County)
- ❑ July 30, 2009
(Specifically to address concern of affected areas in the City of Milton and inland sections of the County affected by flooding)

The notices of the meetings were distributed in the following ways (see Exhibit 2 for documentation):

- ❑ Advertised in the county's newspapers
 - ❑ *Santa Rosa's Gazette*
 - ❑ *Gulf Breeze News*
 - ❑ *Navarre Press*
 - ❑ *Pensacola News Journal*
- ❑ Announced in press releases that were placed on the County's website
- ❑ A flyer announcing the meetings was placed as a link on the homepage of the County's website and mailed to 166 potentially interested parties
- ❑ Announcement was included in the agenda of the County Commission Regular Meeting on July 23, 2009
- ❑ Announced via a Santa Rosa County Public Information Office public service announcement to all media outlets
- ❑ A flyer was attached to an email sent to the Flood Mitigation Task Force and members of the public announcing the public meetings

Conducting these public meetings and requesting public input has the added benefit of meeting:

- ❑ Objective V.4 of The *Better Santa Rosa Plan*, "To be the model of excellence in government by fostering broader community and citizen involvement", and

- ❑ Goal 1.2 of the *Santa Rosa County Comprehensive Plan*, “To encourage broad public participation with the administration of this Plan”.

3.4 Questionnaire Distributed to the Public

A questionnaire was developed and distributed to the public seeking input, comments, recommendations and information on their natural hazards, problems and possible solutions. The questionnaire is available via multiple links on the County’s website. It was distributed at all public flood mitigation information meetings, and attached to the “solicitation for public input” letter that was sent to 166 potentially interested parties. The questionnaire seeks the public’s input regarding any past flooding problems that personally affected them or their surrounding neighborhoods. The questionnaire requested information regarding:

- ❑ Location of home or business
- ❑ Flood history of the property (frequency and severity)
- ❑ Flood history of the street/neighborhood (frequency and severity)
- ❑ Concerns about natural hazards other than flooding
- ❑ Preparedness
- ❑ Use of flood insurance
- ❑ Respondent’s suggestions on how to eliminate or reduce flood problems, including personal actions taken to protect themselves and their property from flooding

This questionnaire also meets the Goal I.1.C of *The Better Santa Rosa Plan*, “Solicit Department Specific Surveys to Customers”.

See Appendix A, which includes a copy of the questionnaire, a map of locations of questionnaire responses, and a compilation of responses.

3.5 Comments and Recommendations Solicited From Local Stakeholders

In order to communicate and coordinate with the public and local stakeholders, letters were sent to a number of stakeholders in the affected areas seeking their input, comments and recommendations, and asking for their support of the County’s flood mitigation efforts. These included neighborhood advisory groups, homeowners’ associations, parent-teacher organizations, and the Chambers of Commerce. See Exhibit 3, which includes is a list of stakeholders that represents the public in the affected areas from which comments and recommendations were solicited, and a copy of the letter that they received.

In addition to the opportunity to respond to the letter, several local stakeholders also participated and provided input as members of the Task Force.

3.6 Explain the Planning Process to the Public

The Flood Mitigation Plan planning process was explained to Santa Rosa County staff at the first organizational meeting of the Flood Mitigation Task Force on June 26, 2009, and a handout showing the planning steps was distributed to all attendants. This process was also described at the July 20 meeting, as well as the public meeting on July 30, 2009. Information was included on the county's website, specifically outlining the ten steps of the Flood Mitigation / Floodplain Management Plan. See Exhibit 4, which includes documentation that shows how the planning process was explained and distributed to the public.

3.7 Other Information Activities to Encourage Public Input

In an effort to communicate and coordinate with the public and stakeholders, an effort was made to encourage input to the Flood Mitigation Task Force by advertisements in local newspapers, the County's website, by mail, through the Chamber of Commerce and utilizing other means. See Exhibit 5 for evidence of this important element of the planning process.

3.8 Solicitation of Input on the Draft Action Plan

A draft of the *Santa Rosa County Flood Mitigation Plan Action Plan* has been sent to the agencies, organization and stakeholders that were contacted at the beginning of the planning process, as well as to any members of the public that have shown an interest in flood mitigation planning, asking them to comment by a certain date. See Exhibit 6 for a copy of the correspondence and a list of all those that received a copy of the draft action plan.

On November 10, 2009 a public meeting was held to solicit input on the draft Action Plan from the public. The planning process was completed and a plan was recommended to be submitted to the community's governing body for its approval at a public meeting on February 10, 2011. In order to advise as many residents as possible of these public meetings, many different media were utilized, including the county's website and newspaper advertisements. Please see Exhibit 6 for documentation of the notices.

Santa Rosa County

Flood Mitigation Plan

Section Four

COORDINATION WITH OTHER AGENCIES

4.1 Needs, Goals and Plans

The primary purpose of hazard mitigation planning is to identify community policies, actions, and tools for implementation over the long term that will result in a reduction in the risk of and potential for future losses community-wide. It is most successful when it results in actions that also support other important community goals and objectives.

It is important that the development of a flood mitigation plan include involving and coordinating with government agencies and private organizations for two reasons:

1. Other agencies may be implementing, or planning to implement activities that can affect flood damage, the hazards, or other local interests and concerns. The Task Force needs to ensure to the greatest extent possible that its efforts and plans will not conflict with other essential government programs, or duplicate the efforts of other organizations.
2. Involvement of outside agencies and organizations may secure valued assistance. This assistance may be in the form of hazard data, technical information on various measures, guidance on regulatory requirements, advice in the planning effort, implementation of a recommended measure, and/or financial participation to help implement a recommended measure.

The Task Force has access to a wide variety of information. Members, local government offices, and other sources allow for the group to bring information together for planning purposes. This information has been combined to address mitigation issues and establish mitigation initiatives for incorporation into this Plan.

Community development and floodplain management and mitigation goals may be mutually supportive or they may conflict, but they must be acknowledged. Therefore, the development of this Plan has included a concerted effort to assure the Plan is in conformance with the County's other plans, studies and reports, many of which were used for reference or informational purposes. The plans, studies, reports and technical information from some state agencies and neighboring counties and municipalities were also reviewed in the planning process. All of these documents can be found in their entirety on the Internet. Following is a listing of the documents that have been examined during the development of this plan to glean helpful information and to assure conformance with their goals and objectives. A more thorough overview concerning how

Santa Rosa County Flood Mitigation Plan

Section Four, Coordination With Other Agencies

each document addresses flood mitigation planning in Santa Rosa County is included as Appendix 2:

- *Santa Rosa County Local Hazard Mitigation Strategy 2005-2010*
- *Santa Rosa County Board of County Commissioners Comprehensive Plan 2000-2020*
- *Report of the Santa Rosa County Stormwater Runoff Task Force*
- *Santa Rosa County Flood Information Guide 2010*
- *The Better Santa Rosa Plan*
- *Evaluation and Appraisal Report (EAR) Based Amendments to Santa Rosa County's Comprehensive Plan*
- *Fiscal Year 2007/2008 Board of County Commissioners Annual Report to the Citizens of Santa Rosa County*
- *Santa Rosa County Division of Emergency Management Disaster Preparedness Guide*
- *The State of Florida Hazard Mitigation Plan*
- *The Town of Jay Comprehensive Plan 2009*
- *City of Milton Comprehensive Plan*
- *Flood Insurance Study, Santa Rosa County, Florida and Incorporated Areas, December 19, 2006*
- *Santa Rosa County Land Development Code*
- *Local Land Development Code Review Project*
- *Santa Rosa County Ordinances*
- *Escambia County Local Mitigation Strategy, Revised January 2009*
- *Report by the Gulf Coastal Plain Ecosystem Partnership (GCPEP)*
- *Florida Department of Environmental Protection, Division of Water Resource Management, Pensacola Bay Water Quality Status Report*
- *Northwest Florida Water Management District Land Acquisition Work Plan*
- *Committee for a Sustainable Emerald Coast Final Report, December 31, 2007, Charting a Sustainable Course for the Region*
- *Florida Department of Community Affairs, August 31, 2006, Integration of the Local Mitigation Strategy into the Local Comprehensive Plan, Santa Rosa County Profile*

4.2 Solicitation of Input from Other Agencies and Organizations

In an effort to solicit support for the County's efforts, neighboring, local and regional agencies and organizations were invited by mail to participate in the planning process and to provide input. See Exhibit 7, which includes is a list of agencies and organizations from which comments and recommendations were solicited. A copy of the letter that they received is also included.

Various governmental and nongovernmental agencies were contacted at the beginning of the planning process to solicit their support and input into Santa Rosa County's Flood

Santa Rosa County Flood Mitigation Plan
Section Four, Coordination With Other Agencies

Mitigation Plan, and to inquire as to whether or not their activities may affect the County's plan. See Exhibit 7, which includes is a list of agencies from which comments and recommendations were solicited. A copy of the letter that they received is also included.

4.3 Meetings with Other Agencies and Organizations

Correspondence was received from The Association of State Floodplain Managers (ASFPM), in reply to the Flood Mitigation Plan Task Force's request for support of the county's planning efforts. The ASFPM strongly support the county's efforts in the development of the document and stated that the organization does not have information or plans that would impact the county's flood hazard mitigation program.

Joy Giddens from the Florida Department of Transportation (FDOT) contacted the Task Force and provided some useful information about future FDOT projects that may have an impact on flooding and/or drainage matters.

A meeting was held with Mr. Kirkland Spraggins, Florida Department of Community Affairs, Emergency Management Division, in Tallahassee, Florida on July 27, 2009, at which time there was discussion concerning the flood mitigation plan process and expectations. Because the *Santa Rosa Flood Mitigation Plan* will be submitted to Mr. Spraggins' office for review and approval, this meeting provided helpful direction concerning the requirements of the State of Florida.

A meeting was held with Sherry Harper, the Insurance Services Office (ISO)/CRS Specialist overseeing Santa Rosa County, on July 30, 2009. The meeting entailed a discussion of requirements and recommendations for an effective floodplain management plan under FEMA's National Flood Insurance Program's CRS Program. Because the Santa Rosa Flood Mitigation Plan will be submitted to Ms. Harper for review and grading, this meeting provided helpful direction concerning the requirements of the ISO/CRS program.

To review common problems, development policies, mitigation strategies, inconsistencies and conflicts in policies, plans, programs and regulations, a questionnaire was distributed in an effort to coordinate with other agencies and organizations that may have an interest in flood mitigation in Santa Rosa County. Please see Exhibit 7, which includes a copy of the questionnaire.

Santa Rosa County

Flood Mitigation Plan

Section Five

ASSESSMENT OF THE HAZARD

5.1 Types of Flooding

Flood problems in the county can be attributed to riverine, coastal surge, overland sheet flow and ponding.

5.1.1 Riverine Flooding

River flooding occurs as a result of both naturally occurring storm patterns and severe precipitation due to hurricanes and tropical storms. The condition of the watershed plays an important role in how local waterways react to storm events. Previously saturated areas or land covered by impervious materials, such as asphalt, will produce higher runoff rates, contributing a larger volume of water reaching the local waterways. The time of concentration of runoff for large basin rivers in northwestern Florida may be several days; consequently, peak flows do not, as a rule, coincide with hurricane tides at the coast. The smaller streams, however, have a shorter period for concentration of runoff; thus riverine floods occurring concurrently with storm surge is more likely. This greatly increases the likelihood of inundation of low-lying areas along the coast.

The County serves as the central drainage area for three major river systems in the region: The Yellow, Escambia, and Blackwater Rivers. The County's flood hazard comes from these and other sources:

Santa Rosa Sound
East Bay
East Bay River
Pond Creek
Escambia Bay

Pensacola Bay
Blackwater Bay
Coldwater Creek
Pace Mill Creek

There are numerous smaller and less significant creeks and streams that crisscross the county.

Flooding in the Blackwater River Basin is caused by either stream overbank flow or hurricane storm surges, or sometimes a combination of both. Riverine flooding occurs frequently and is prevalent throughout the reach of the river where the riverbanks are low and the floodplain is wide. The relatively flat slopes and the wide, heavily vegetated

floodplains in Santa Rosa County aggravate the flood problem by preventing the rapid drainage of floodwaters.

Another major flooding source in the county is the East Bay River. It runs parallel to the coastline approximately two miles inland. However, because development is not intense along the river, there is minimal flooding in residential areas.

There are many problems associated with Pond Creek in the vicinity of Milton. The problems include erosion and sedimentation, debris buildup at stream crossings, and overtopping of roads along the stream. Pond Creek has a total drainage area of 94 square miles. The channel of Pond Creek is relatively clear and clean in the lower reaches where it is very wide, but is somewhat covered by vegetation from the banks in the middle and upper reaches. Residential development along the stream will increase the flood problem.

Pace Mill Creek has a total drainage area of 6.2 square miles at its confluence in Escambia Bay. The overbanks of the floodplain are consistently in heavy vegetative cover. Pace Mill Creek has a fairly straight but overgrown channel.

The Escambia River in western Santa Rosa County is not a major flooding concern for the county since 8,037 acres of the river's adjacent lands in the county are owned by the Northwest Florida Water Management District (NFWFMD) and serve as a potable watershed protection area for Santa Rosa and neighboring Escambia County. These lands are vacant in perpetuity. In addition, flooding is not a major concern for the immediate area adjacent to the Yellow River in the eastern portion of the county. Similar to the Escambia River, the NFWFMD owns roughly 5,519 acres of adjacent property. A map of the waterways of Santa Rosa County is attached in Appendix C.

Flood prone areas of the county include: portions of the City of Milton near various drainage system ditches and former wetlands now dredged and filled; some residents and locations along the Escambia River, especially near the Pace community; some businesses and residents along I-10 leading across the Escambia Bay, and other locations where localized flooding may occur along numerous wetlands, streams, or sinkhole lakes. The real hazard lies in those areas affected by both strong storm surge activity and high flood areas. These areas include virtually the entire area of Garcon Point, the City of Gulf Breeze, and the swamp areas located along the eastern bank of the Escambia River toward the southern outlet into the Escambia Bay.

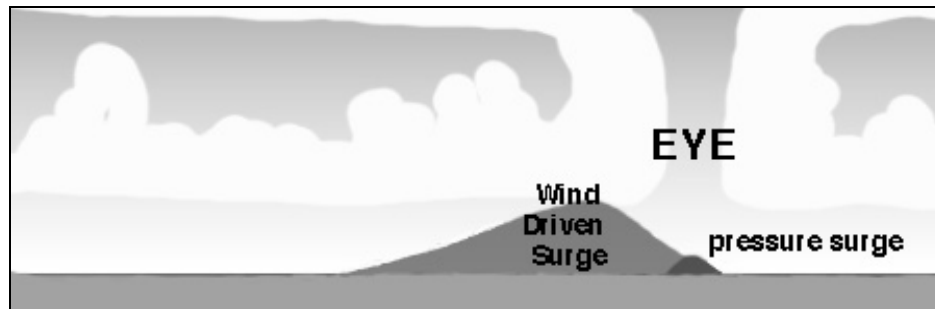
Storm surge creates upland riparian flooding conditions as river systems experience a stall in downriver flow and water essentially begins flowing upriver.

5.1.2 Coastal Surge

The coastal areas of Santa Rosa County are subject to widespread flooding from coastal surges resulting from storm surges that accompany hurricanes and other severe storms from one or more of the following flooding sources:

- The Gulf of Mexico
- East Bay
- Escambia Bay
- Pensacola Bay
- Blackwater Bay
- Santa Rosa Sound

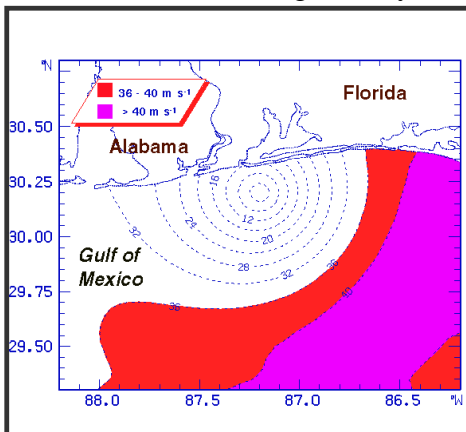
Most of the storm surge (85%) is caused by winds pushing the ocean surface ahead of the storm on the right side of the storm track. Individual storm surges are dependent upon the coastal topography (depth of ocean bottom), angle of incidence of landfall, speed of tropical cyclone motion, as well as the wind strength.



Storm surge from East, Escambia and Pensacola Bays being pushed from the south up the Escambia, Yellow, and Blackwater River valleys of the Pensacola Bay Area basin could combine with river flooding. By far, the largest area of the county susceptible to storm surge are those areas lying up-river from the Pensacola Bay Area Basin. Areas near the beach may be subject to wave action and high velocity surges that can cause erosion and property damage. The storm surge maps for Santa Rosa County can be viewed in Appendix D.

Storm surge is primarily forecast with the SLOSH computer model. SLOSH (Sea, Lake and Overland Surges from Hurricanes) is run by the National Hurricane Center (NHC) to estimate storm surge heights and winds resulting from historical, hypothetical, or predicted hurricanes by taking into account five factors: the winds, the central pressure, the size, the forward speed and the track direction of the hurricane. The calculations are applied to a specific locale's shoreline, incorporating the unique bay and river configurations, water depths, bridges, roads and other physical features. If the model is being used to estimate storm surge from a predicted hurricane (as opposed to a hypothetical one), forecast data must be put in the model every six hours over a 72-hour period and updated as new forecasts become available.

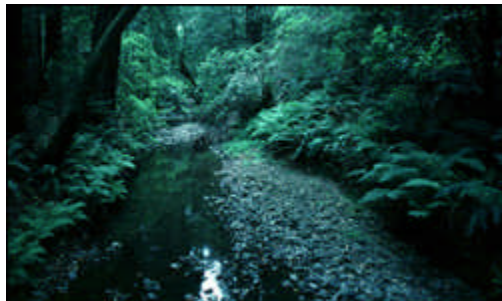
The SLOSH model is generally accurate within +/- 20 percent. For example, if the model calculates a peak 10-foot storm surge for the event, you can expect the observed peak to range from 8 to 12 feet. The model accounts for astronomical tides (which can add significantly to the water height) by specifying an initial tide level, but does not include rainfall amounts, riverflow, or wind-driven waves. However, this information is combined with the SLOSH model results in the final analysis of at-risk areas.



SLOSH model winds for Hurricane Opal

5.1.3 Overland Sheet Flow and Ponding

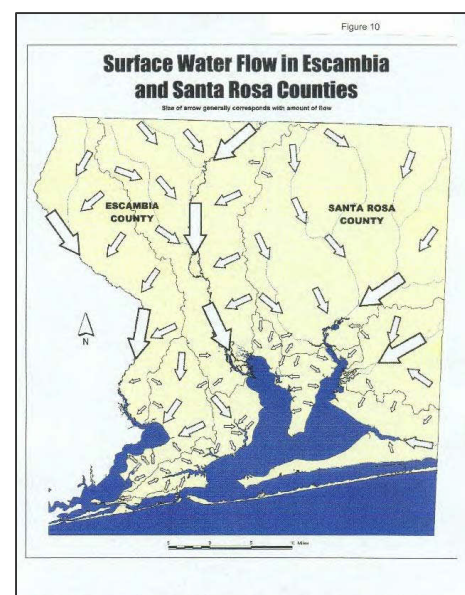
Overland flow is water that runs across the land after rainfall, either before it enters a watercourse, after it leaves a watercourse as floodwater, or after it rises to the surface naturally from underground. Water often flows overland because the soil beneath it has become saturated, that is, because the water table has come to the surface. Rock or other natural impermeable surfaces also increase the potential for overland sheet flow.



Another cause of flooding in the County is urban runoff. Water flowing over the ground surface toward a channel, upon reaching the channel, is called surface runoff. Runoff is the movement of landwater to the oceans, chiefly in the form of rivers, lakes, and streams. Runoff consists of precipitation that neither evaporates, transpires nor penetrates the surface to become

groundwater. Development over former wetlands in combination with stormwater runoff from homes, streets and commercial districts has caused devastation to homes and businesses in Santa Rosa County. Impervious surfaces (roads, parking lots and sidewalks) are constructed during land development. During rain storms and other precipitation events, these surfaces (built from materials such as asphalt, cement, and concrete), along with rooftops, carry polluted stormwater to storm drains, instead of allowing the water to percolate and be filtered through soil, creating flood prone areas where they had not previously existed.

The city of Milton experiences significant impacts of urban runoff. Mitigation purchases of properties



as well as ditch cleaning efforts have solved some of these problems, but some homes continue to experience flooding.

A map of stormwater problem areas in Santa Rosa County is included in Appendix D.

There are thousands of miles of dirt roads in Santa Rosa County. When properly maintained, many sections of these roads contribute very little to stormwater problems. However, the most serious stormwater problem associated with dirt roads in Santa Rosa County entails wetland road approaches. A wetland road approach is defined as a road that approaches creeks, rivers, or other wetland areas, with many of these approaches down slope. The erosion that occurs in these areas accounts for a high percentage of sedimentation and increases county road maintenance costs.

Flooding often occurs as a result of extended wet periods that create saturated soil conditions, after which additional rain causes surface ponding or overflows of canals and ponds. In flat areas, runoff collects, or ponds, in depressions and cannot drain out. Flood waters must seep slowly into the soil, evaporate, or be pumped out. Ponding is the condition produced by surface water collecting in shallow pockets in an area.

5.2 Flood Hazards

Flooding in Santa Rosa County often occurs as a result of rainfall from storms patterns and severe precipitation due to tropical cyclones and tropical storms.

5.2.1 Tropical Cyclones

Some of the most destructive floods in northwestern Florida were the result of high intensity rainfall during hurricanes. Maximum rainfall ordinarily occurs in the eastern half of the storm system. As the storm passes inland, its intensity decreases, but heavy rainfall often continues. Total precipitation of 12 inches recorded at a single station during a hurricane is not uncommon, and in northwestern Florida, rainfall has been as high as 24 inches for the duration of the storm.

All geographic locations within Santa Rosa County are vulnerable; however, damaging winds and storm surge effects can be expected to be most intense along the Southern coastal border including Gulf Breeze, Midway, and Navarre Beach. Such coastal settings are the most sought after properties, with the potential for increased populations, and thus are at higher risk of property and personal damage. Coastal surge can also be expected to push up the bays and river systems flooding homes and businesses along water features. Locations further inland may experience lesser wind fields, but may still see significant damage.

A tropical cyclone is a low-pressure system that forms over warm waters and has an organized circulation. It is characterized by a warm core, steep pressure gradient and

strong cyclonic (counterclockwise in the northern hemisphere) flow near the earth's surface.

Tropical cyclones with a maximum sustained wind speed of less than 39 mph are called tropical depressions. When the maximum sustained wind speed ranges between 40-73 mph they are tropical storms and when the maximum sustained wind speed reaches 74 mph they are called hurricanes.

Hurricanes vary greatly in size, intensity, behavior and movement. Hurricanes are destructive because they produce damage due to high winds, large amounts of rainfall and storm surge. Storm surge is simply water that is pushed toward the shore by the force of the winds swirling around the storm. This advancing surge combines with the normal tides to create the hurricane storm tide. An intense hurricane can send a dome of water more than 18 feet high ashore as the storm hits land.

The Florida Panhandle has a long history of exposure to tropical cyclones. Tropical waves are propagated through the Atlantic basin (i.e. the Atlantic Ocean, Gulf of Mexico and Caribbean Sea). Hurricanes tend to move toward the west-northwest after they form in the tropical and subtropical latitudes. In the Atlantic, such a motion often brings the hurricane into the vicinity of the U.S. east and Gulf of Mexico coast.

Along the U.S. east cost the Gulf Stream provides a source of warm (> 80° F) waters to help maintain the hurricane. Tropical cyclones can be thought of as engines that require warm, moist air as fuel. This warm, moist air cools as it rises in convective clouds (thunderstorms) in the rainbands and eyewall of the hurricane. The tropical cyclogenesis, or a low-pressure, tropical cyclone formation can take place in the Atlantic Ocean or in the Gulf of Mexico. In either case, Santa Rosa County may be threatened and since the County is located on the Gulf of Mexico, it is especially vulnerable.

Officially, hurricane season runs from June 1 through November 30, with the peak of the season in the month of September. However, there have been recorded tropical storms as late as the month of February (1952).

With the migration of people relocating to Florida coastal communities in general, and Santa Rosa County in particular, the risk of exposure to the hazards of hurricanes and tropical storms continues to increase, as does the dollar amount of damages each time a tropical cyclone makes landfall. As a coastal community, Santa Rosa County is highly susceptible to storm surge from a hurricane.

All hurricanes are dangerous, but some are more dangerous than others. The way storm surge, wind and other factors combine determine the hurricane's destructive power. To make comparisons easier and to make the predicted hazards of approaching hurricanes clearer, the National Oceanic and Atmospheric Administration's hurricane forecasters use a disaster-potential scale that assigns storms to five categories. This can be used to give an estimate of the potential property damage and flooding expected along the coast with a hurricane.

The scale was formulated in 1969 by Herbert Saffir, a structural consulting engineer, and Dr. Bob Simpson, director of the National Hurricane Center. The World Meteorological Organization was preparing a report on structural damage to dwellings due to windstorms, and Dr. Simpson added information about storm surge heights that accompany hurricanes in each category.

The Saffir/Simpson Hurricane Scale

The Saffir-Simpson Hurricane Scale is a 1 to 5 rating based on the hurricane's present intensity. This is used to give an estimate of the potential property damage and flooding expected from a hurricane. Wind speed is the determining factor in the scale, as storm surge values are highly dependent on the slope of the continental shelf and the shape of the coastline in the landfall region. A narrow shelf, or one that drops steeply from the shoreline and subsequently produces deep water in close proximity to the shoreline, tends to produce a lower surge but higher and more powerful storm waves.

- Category 1** Winds 74-95 mph. Storm surge generally 4 to 5 feet above normal. No real damage to building structures. Damage primarily to unanchored mobile homes, shrubbery, and trees. Some damage to poorly constructed signs. Also some coastal road flooding and minor pier damage.
- Category 2** Winds 96-110 mph. Storm surge generally 6-8 feet above normal. Some roofing material, door and window damage of buildings. Considerable damage to shrubbery and trees blown down. Considerable damage to mobile homes, poorly constructed signs, and piers. Coastal and low-lying escape routes flood 2-4 hours before arrival of the hurricane center. Small crafts in unprotected anchorages break moorings.
- Category 3** Winds 111-130 mph. Storm surge generally 9 to 12 feet above normal. Some structural damage to small residences and utility buildings with a minor amount of curtain wall failures. Damage to shrubbery and trees with foliage blown off trees and large trees blown down. Mobile homes and poorly constructed signs are destroyed. Low-lying escape routes are cut by rising water 3-5 hours before arrival of the center of the hurricane. Flooding near the coast destroys smaller structures with larger structures damaged by battering from floating debris. Terrain lower than 5 feet above mean sea level may be flooded inland 8 miles or more. Evacuation of low-lying residences within several blocks of the shoreline may be required.
- Category 4** Winds 131-155 mph. Storm surge generally 13-18 feet above normal. More extensive curtain wall failures with some complete roof structure failure on small residences. Shrubs, trees, and all signs are blown down. Complete destruction of mobile homes. Extensive damage to doors and windows. Low-lying escape routes may be cut by rising water 3 to 5

hours before arrival of the center of the hurricane. Major damage to lower floors of structures near the shore. Terrain lower than 10 feet above sea level may be flooded requiring massive evacuation of residential areas as far inland as 6 miles.

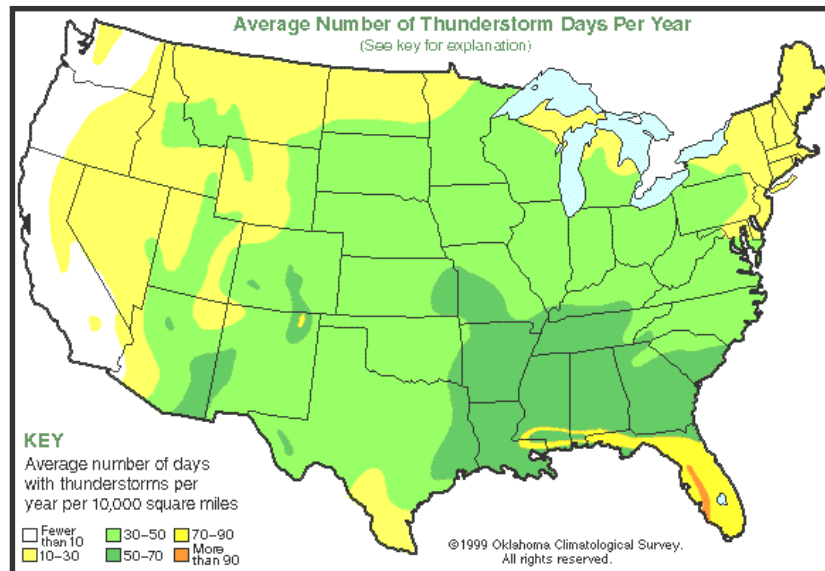
Category 5 Winds greater than 155 mph. Storm surge generally greater than 18 feet above normal. Complete roof failure on many residences and industrial buildings. Some complete building failures with small utility buildings blown over or away. All shrubs, trees, and signs blown down. Complete destruction of mobile homes. Severe and extensive window and door damage. Low-lying escape routes are cut by rising water 3 to 5 hours before arrival of the center of the hurricane. Major damage to lower floors of all structures located less than 15 feet above sea level and within 500 yards of the shoreline. Massive evacuation of residential areas on low ground within 5-10 miles of the shoreline may be required. Only three Category 5 Hurricanes have made landfall in the United States since records began.

SAFFIR-SIMPSON HURRICANE DAMAGE POTENTIAL SCALE

Category	Central Pressure (inches)	Winds (mph)	Surge (ft.)	Damage
1	>28.94	74-95	4-5	Minimal
2	28.50-28.91	96-110	6-8	Moderate
3	27.91-28.47	111-130	9-12	Extensive
4	27.17-27.88	131-155	13-18	Extreme
5	<27.17	>155	>18	Catastrophic

5.2.2 Thunderstorms

Santa Rosa County experiences thunderstorms year-round with an estimated frequency of 70-90 occurrences per year. Consistent with averages from around the State of Florida, this frequency is among the highest in the nation. The majority of these storms occur from May to September, but thunderstorms may occur during any month of the year. Severe thunderstorms have the potential to cause widespread flooding by dropping significant quantities of rain in a short period of time. The Southeast's humid subtropical climate lends itself to very rainy periods (including rains from tropical systems, air mass thunderstorms, and frontal systems).



5.2.3 Probability of Future Events

Based on information provided to the State of Florida in the *Santa Rosa County Local Mitigation Strategy*, the *State of Florida Enhanced Hazard Mitigation Plan* has ranked the flood hazards in the County as follows:

	Flooding	Hurricanes	Severe Storms
Probability	High	High	High

The National Oceanic and Atmospheric Administration (NOAA) does not make seasonal hurricane landfall predictions. Hurricane landfalls are largely determined by the weather patterns in place as the hurricane approaches, and thus are only predictable when the storm is within several days of making landfall. A combination of climate factors indicates a 50% chance of a near-normal hurricane season for 2009, and a 40% chance of a below normal season. An above-normal season is not likely (10%), according to NOAA predictions. The NOAA website, www.NOAA.gov, offers many helpful predicting and forecasting tools.

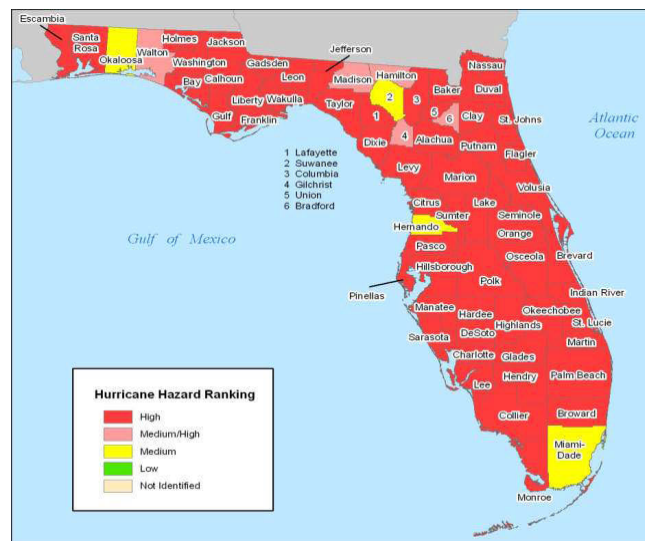
A well above-average Atlantic hurricane season is on tap for 2010, according to the latest seasonal forecast by Colorado State University (CSU), calling for 15 named storms, 8 hurricanes, and 4 intense hurricanes. An average season has 10 named storms, 6 hurricanes, and 2 intense hurricanes. The forecast calls for 30% above-average chance of a major hurricane hitting the U.S., both along the East Coast (45% chance, 31% chance is average) and the Gulf Coast (44% chance, 30% chance is average). This seasonal forecast can be viewed on the website <http://typhoon.atmos.colostate.edu/forecasts>. The forecasters cited two main reasons for their forecast of an active season:

1) Sea surface temperatures (SST) in the tropical Atlantic are at their warmest levels on record in the Main Development Region for hurricanes in the tropical Atlantic. Warmer-than-normal waters provide more heat energy for developing hurricanes. In addition, a warm tropical Atlantic is typically associated with lower sea level pressure values and weaker-than-normal trade winds, indicating a more unstable atmosphere with decreased levels of vertical wind shear, favoring hurricane development.

2) Hurricane activity in the Atlantic is lowest during El Niño years and highest during La Niña or neutral years. The CSU team expects the current weak to moderate El Niño conditions to transition to neutral and perhaps weak La Niña conditions by 2010's hurricane season. April and May are typically the months when the atmosphere will swing between El Niño and La Niña, which makes any seasonal forecasts of hurricane activity during April low-skill. The current computer models used to predict El Niño mostly favor neutral conditions for the coming 2010 hurricane season.

The British private forecasting firm Tropical Storm Risk (www.tropicalstormrisk.com) has issued its 2010 Atlantic hurricane season forecast, and it is also calling for a very active year. The firm gives a 77% chance that 2010 will rank in the top third of most active hurricane seasons on record.

Florida East Coast and Gulf Coast residents are under a hurricane threat each and every season regardless of the seasonal outlook.



Hurricane Hazard Ranking by County

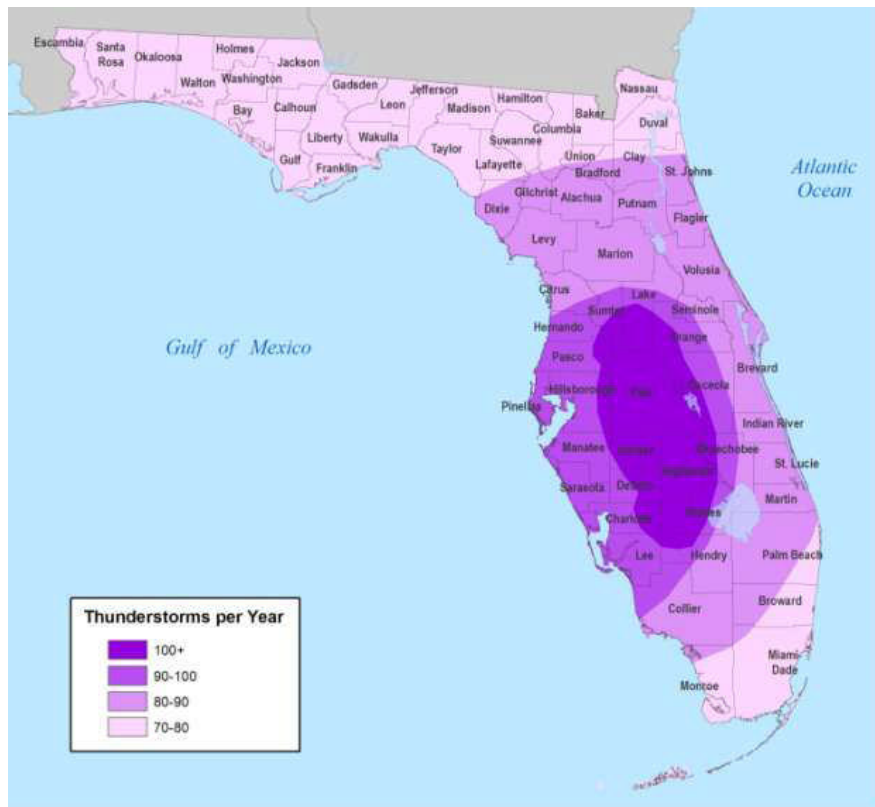
The U.S. Geological Survey considers flooding in Florida to be a high probability, and has established a system of monitoring stations to retrieve data about stream flow

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Section Five, Assessment of the Hazard

conditions. This system works in real time for flood warnings and for short-term trends. The system is accessible at the following Web site: <http://waterdata.usgs.gov/fl/nwis/rt>.

The National Weather Service Southeast River Forecast Center is an excellent source to view river conditions and precipitation forecasts for our area. The website address is www.srh.noaa.gov/serfc/.



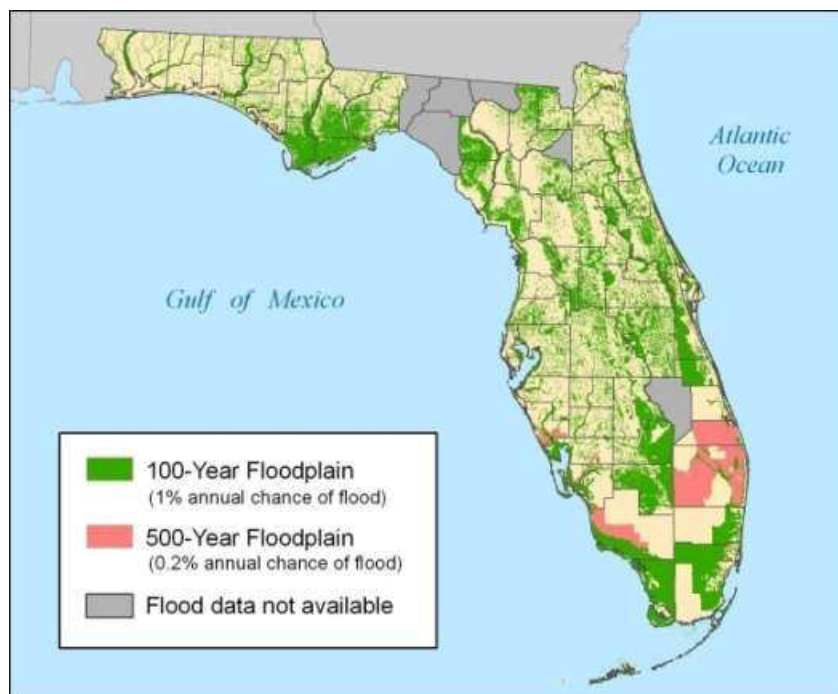
Thunderstorm occurrences per year

Santa Rosa County Flood Mitigation Plan

Section Five, Assessment of the Hazard



A geographic assessment of the inland flooding hazard can be obtained using the FEMA



Q3 digital floodplain data. This data is available for vulnerable counties and it outlines the areas in the 100-year and the 500-year floodplains, with 1% annual probability and 0.2% annual probability of floods, respectively. The floodplain data for the 2010 risk assessment includes updated Q3 data from February 2009 for Santa Rosa County:

5.2.4 Mitigative Techniques Employed to Reduce Vulnerabilities to Flood Hazards

Current grading requirements and the finished floor elevation requirements that the county enforces help to reduce flood damage to structures in the county.

Substantial mitigation efforts, including buyouts of property, have been ongoing in the County since 1995. However, some residential dwellings remain vulnerable to flooding because they were not eligible for buyouts or chose not to participate in voluntary FEMA buyout programs.

The reduction of 221 mitigated properties from the Repetitive Flood Loss list is a prime example of how Santa Rosa County's proactive flood mitigation practices have decreased the exposure of its citizens to the flood hazard, reduced the number of repetitive loss properties, and minimized reliance on post-disaster assistance provided by the federal government and the nation's taxpayers. Methods of mitigation have included:

- Demolition of the flood prone properties
- Elevation of structures
- Moving structures outside of the floodplain

5.3 Flood Insurance Rate Map

In order to help determine the areas prone to flooding, the Federal Emergency Management Agency publishes Flood Insurance Rate Maps (FIRM). FIRM maps are based on elevations, historical occurrences, and other such data and are the basis for determining flood insurance rates based on the corresponding flood zone. The Santa Rosa County Building Inspection Office maintains these maps for Santa Rosa County. The effective date of the current Santa Rosa FIRM is December 19, 2006 and includes Navarre Beach.

Unincorporated Santa Rosa County has five primary flood zone types that lie within its borders. The FIRM predicts the Special Flood Hazard Areas (SFHA) inundated by the 100-year storm and the 500-year storm. The FIRMs for Santa Rosa County are included in Appendix E. The various FEMA flood zones are indicated on the map and are color-coded for identification. Each zone is defined as follows:

Special Flood Hazard Areas (SFHAs)

- A SFHAs for which Base Flood Elevations (BFE) have not been determined.** Areas with a 1% annual chance of flooding and a 26% chance of flooding over the life of a 30-year mortgage. Because detailed analyses are not performed for such areas, no depths or base flood elevations are shown within these zones.

- AE SFHA for which Base Flood Elevations (BFEs) have been determined.** Areas subject to inundation by the 1% chance flood event determined by detailed methods. Mandatory flood insurance purchase requirements and floodplain management standards apply.
- VE SFHA in high-risk coastal area.** Coastal areas with a 1% or greater annual chance of flooding and an additional hazard associated with storm waves. These areas have a 26% chance of flooding over the life of a 30-year mortgage. BFEs derived from detailed hydraulic analyses are shown. Mandatory flood insurance purchase requirements and floodplain management standards apply.

Areas Determined to be Outside the SFHA

- X500 Areas determined to be within the 500-year flood plain.** Also called Zone X (shaded), these are considered areas of moderate risk of flooding. These areas have less than a 1% chance of being flooded each year, but greater than a 0.2% chance. This designation could also refer to areas inundated by 100-year flooding with average depths of less than 1 foot or with a drainage area less than 1 square mile; or an area protected from 100-year flooding by levees.
- X Areas determined to be outside the 500-year flood plain.** Also called Zone X (unshaded), these are considered areas of minimal risk of flooding. These areas have less than a 0.2% chance of flooding in any given year.

5.3.1 Flood Insurance Rate Map Modernization Program

The Federal Emergency Management Agency's (FEMA) flood hazard maps are one of the essential tools for flood mitigation in the United States. Unfortunately, many of these maps have become outdated, especially in high growth and development areas, including Santa Rosa County. FEMA has established a broad goal of modernizing flood hazard maps nationwide. To achieve this goal, FEMA has acknowledged that collaborative partnerships with state, regional and local/organizations will be necessary.

In December 2002, the Northwest Florida Water Management District (NFWFMD) was designated by FEMA as a Cooperating Technical Partner (CTP) for the State of Florida in northwest Florida. As a CTP, the NFWFMD has agreed to work collaboratively with FEMA to create and maintain accurate, up-to-date flood hazard data for the communities served in northwest Florida, including Santa Rosa County. As part of this work, the NFWFMD has embarked in an endeavor to remap and convert flood insurance rate maps into a digital format covering all of the 16-county area. This may include the collection of new, accurate elevation data and new flood studies. It will also result in updated digital flood insurance rate map panels (DFIRM) meeting FEMA's latest multi-hazard flood map modernization standards.

The NFWFMD vision for the Map Modernization initiative is to provide more accurate and complete flood hazard information for counties and communities within the District. This information will result in better decisions concerning flood risk and sustainable development alternatives for flood hazard areas throughout the District.

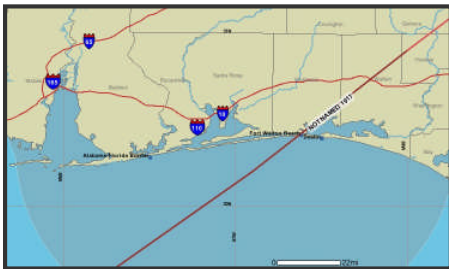
The NFWFMD Map Modernization Program will provide local communities with the tools and resources for managing, assessing, and planning for development and construction in flood prone areas to save lives and protect property. Mutually beneficial partnerships will be fostered that will achieve shared outcomes through the communication of flood risk and other hazard information and improve the systems that support them.

The NFWFMD plans to provide all counties and communities within the District area with new DFIRM flood maps by 2009. The new maps will depict revised flood hazard data.

5.4 Previous Flooding

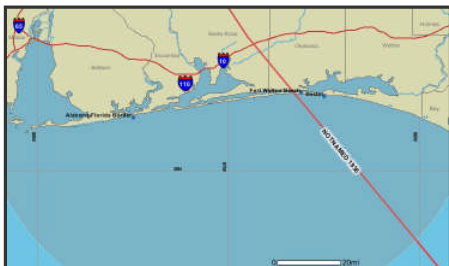
The following events are the significant storms affecting the Florida Panhandle within the past 100 years. Damage figures are those determined for values at the time of the storm, and no attempt has been made to adjust these figures to present day values.

1917 No Name (September 21 – September 29)



This storm made landfall near Fort Walton Beach with damages estimated at \$270,000. Tide levels of 7.8 feet mean sea level (msl) were recorded at Fort Barrancas, Florida.

1936 No Name (July 26 – August 1)



er Fort Walton Beach and Valparaiso. Damage was estimated at \$150,000. Tide levels of 7 to 8 feet msl were recorded at Destin. A high water mark of 8.4 feet msl was reported at Fort Walton Beach.

1950 Hurricane Baker (August 20 – September 1)



The center of this storm entered the coast between Pensacola, Florida, and Mobile, Alabama, with damage estimated at \$550,000. Tide levels recorded during the passage of this storm include: 4.5 feet msl at Pensacola and Carrabelle; 5 feet msl at Panama City; and 6.8 feet msl at Apalachicola.

1953 Hurricane Florence (September 23 – September 28)



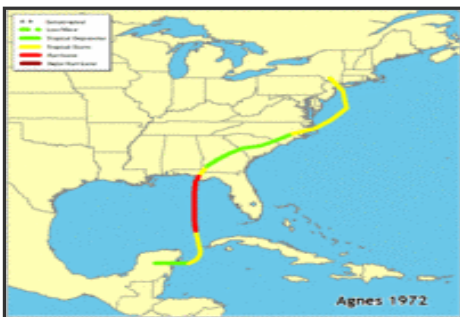
This storm made landfall between Panama City and Fort Walton Beach with damage estimated at \$150,000.

1956 Hurricane Flossy (September 21 – September 30)



This major hurricane caused extensive damage along the Louisiana, Mississippi and Alabama coasts. Total damage was estimated at \$25 million. Tide levels of 5.5 feet were recorded at Fort Walton Beach.

1972 Hurricane Agnes (June 14 – June 22)



This storm hit the shoreline near Panama City. Tide levels of 8 to 9 feet msl were recorded at several points from St. George Island to Panama City, Florida.

1975 Hurricane Eloise (September 23)



Eloise became a threat when it regained hurricane strength in the central Gulf of Mexico about 350 miles south of New Orleans, Louisiana. It continued to strengthen until it made landfall approximately 40 miles west of Panama City, Florida early on September 23. Winds were estimated at about 100 mph with storm tides of 12 – 16 feet above normal

just east of Fort Walton Beach to Panama City. Damage to shorefront residential structures was extensive. Over \$1.08 billion of damage occurred along the 25-mile wide Panama City beach strip, mostly the result of the high tides undermining beachfront structures.

1979 Hurricane Frederic (September 13)



Frederic gained tropical storm intensity on September 9 near western Cuba. Frederic then turned to the north-northwest with increasing forward speed for the next 60 hours. The eye passed over Dauphin Island, Alabama on the 13th. The highest winds recorded on Dauphin Island were 120 mph with gusts to 145 mph. Tides of 8 – 12 feet above normal were reported in the hurricane warning

area from Pascagoula, Mississippi to western Santa Rosa Island, Alabama. Frederic remained a hurricane until nearly 200 miles inland and retained tropical characteristics all the way to Pennsylvania and dumped more than 6 inches of rain into New England and even Canada. Amid the largest evacuation in Gulf Coast history to that time, some 500,000 people evacuated from the threatened area. All three states, Louisiana, Alabama and Florida, received disaster declarations and FEMA spent over \$225 million helping them recover, with \$4 million of that going to Florida. FEMA followed those dollars with more federal funds aimed at reducing the impact of future disasters with \$1.5 million to Florida. This storm resulted in damage to shorelines along Mississippi, Alabama and Florida. Over \$3.5 billion in damage to residential and commercial property were claimed as a result of this storm. There were four repetitive loss flood claims filed as a result of damage from this storm in unincorporated Santa Rosa County.

1985 Hurricane Elena (August 29 – September 2)



Elena originated off the African coast on August 23rd and was named when it became a tropical storm on the 28th near Cuba. Elena intensified to hurricane strength on the 29th over the open water of the southeast Gulf of Mexico. Steering currents (upper winds that move the storm) over the hurricane collapsed and a frontal trough turned Elena toward east-northeast on August 30 posing threats to the

west coast of Florida. As it moved near to Florida's west coast, steering currents again collapsed and Elena looped in the Gulf of Mexico and headed west-northwest making landfall near Biloxi, Mississippi on September 2nd. Nearly one million people were evacuated from low-lying coastal areas in the warning area, from Louisiana to Florida's west coast, with a large section of the middle Gulf coast being asked to evacuate twice within a three-day period. This is the largest number of people ever evacuated up to that time, and may account for the fact that there were no deaths directly attributed to Elena in the area of landfall. This storm resulted in damages to residential and commercial property in Louisiana, Mississippi, Alabama and portions of the western panhandle of Florida. Due to the storm track running parallel to the Florida shoreline, significant

damage to shorefront structures was sustained between Apalachicola and Pensacola Beach, Florida. Nearly \$1.4 billion in damage to residential and commercial property were claimed as a result of this storm. There were no repetitive loss flood claims filed in Santa Rosa County.

1985 Hurricane Kate (November 15)



The second hurricane of 1985 to affect the Florida panhandle was a Category 2 hurricane that made landfall near the City of Port St. Joe, Florida. With sustained winds approaching 100 mph, this storm resulted in damage to shoreline residential and commercial structures. Storm related damage was reported along eastern portions of the Florida panhandle, as well as in the City of Tallahassee, Florida and northward. Over 300 million dollars in damage to residential and commercial property were claimed as a result of this storm.

1994 Tropical Storm Alberto (June 30 - July 7)



Tropical Storm Alberto formed in the southeast Gulf of Mexico on July 1 and moved north at 10 mph. The center crossed the Florida panhandle near Pensacola Beach, Florida. River flooding in Georgia, with up to 27 inches of rain recorded, and Alabama spread into the Florida panhandle, along with 6 to 14 inches of additional rain in Florida from the remnants of Alberto causing even more extensive flooding. Flood crests exceeded 100-year events on the Apalachicola and Chipola Rivers. Damage to buildings, roads, water systems and other public property was estimated at \$500 million. Insured losses to buildings and vehicles were

estimated at \$15 million. Agricultural losses were estimated at \$25 million, including up to 50% of the peanut, cotton, soybean and corn crops. Animal losses included 300,000 chickens, 125 steers and hogs, and 90% of the oysters in Apalachicola Bay. The tourist industry is estimated to have lost several million dollars in potential revenue. There were 8 repetitive loss flood insurance claims filed in unincorporated Santa Rosa County as a result of damage from this storm.

1995 Hurricane Erin (July 31 – August 6)



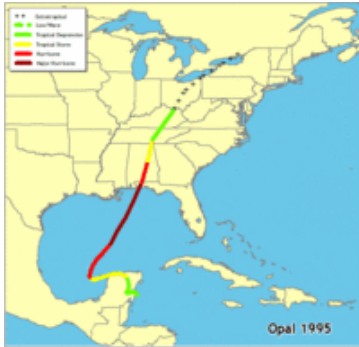
This storm made its second Florida landfall as a weak Category 2 storm, near Fort Walton Beach, Florida on August 3rd. Moderate beach erosion was sustained between Navarre Beach and Pensacola Beach. Storm surges varied from 3 feet in Pensacola Beach to 7 feet in Navarre Beach. Damage to residential and commercial structures resulting from hurricane force winds affected over 200 structures within portions of the cities of Pensacola and Mary Esther, as well as

Santa Rosa County Flood Mitigation Plan

Section Five, Assessment of the Hazard

Pensacola Beach and Navarre Beach. Storm related damages to residential and commercial property, within the State of Florida, approached \$350 million. There were three repetitive loss flood insurance claims filed in unincorporated Santa Rosa County as a result of damage from this storm.

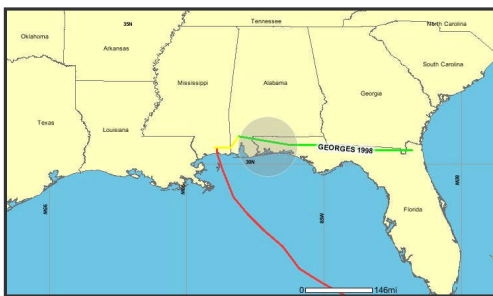
1995 Hurricane Opal (September 27 – October 5)



After briefly reaching Category 4 intensity in the Gulf of Mexico, Hurricane Opal made landfall as a Category 3 hurricane near Pensacola Beach, Florida on October 4th. Hurricane force winds were reported between Pensacola Beach and Cape San Blas, with sustained winds exceeding 100 mph in an area between the cities of Destin and Panama City Beach. Beaches and dune systems, already weakened by Hurricane Erin, sustained extensive erosion and wash over as a result of the storm. Storm surges varied between 5 and 14 feet depending on location. Breaking waves in some

areas added approximately 10 feet to the reported storm surge. High water marks above mean sea level varied from 10 feet in Pensacola Beach, to 18 feet in Panama City Beach, to over 21 feet in Walton County. Beach and dune erosion, as well as damage to commercial and residential structures, was reported to be extensive for shoreline areas of the Gulf of Mexico, as well as portions of shoreline areas of Pensacola Bay, Santa Rosa Sound, and Choctawhatchee Bay. Storm related damages to residential and commercial property exceeded \$3 billion. There were 350 repetitive loss flood insurance claims filed in unincorporated Santa Rosa County as a result of this storm.

1998 Hurricane Georges (September 25)



Heavy rains from slow moving Hurricane Georges caused widespread flooding across Santa Rosa County with rainfall estimates of between 15 and 25 inches across the county. Most of the roads in the county had some form of flood damage. Many roads were closed for several days because of the heavy rains. Schools were closed for two to three days because of the many washed out secondary roads. The Big

Coldwater Creek at Milton reached a reading of 19.86 feet on September 29th. The Blackwater River at Baker reached a reading of 25.57 feet, which was near the record of 25.61 feet in June of 1970. Areas and communities hardest hit by river flooding were Milton and vicinity, Paradise Island, Harold and Ward Basin. Total damages from Hurricane Georges were \$2.4 billion. There were 77 repetitive loss flood insurance claims filed in unincorporated Santa Rosa County as a result of this event

2000 Tropical Storm Helene (September 21 – 22)



Tropical Storm Helene made landfall near Fort Walton Beach on the morning of September 22nd before weakening to a tropical depression as it accelerated northeastward into southeast Alabama. The highest sustained winds of 24 knots were reported at Destin. Peak wind gusts were 46 knots at Destin and 38 knots on Pensacola Beach. No major flooding was reported, primarily due to the fact that the region had been in a drought throughout most of the summer. Even so, nine counties, including neighboring Escambia and Okaloosa, were designated eligible for federal funds after the state was declared a major disaster area because of damage to public property from heavy rains, high winds, tornadoes and flooding spawned by Helene. Estimated maximum storm surge was around 1 foot, which resulted in minor coastal flooding near Fort Pickens on Pensacola Beach. Only minor beach erosion occurred elsewhere along the Northwest Florida coast. There were no repetitive loss flood insurance claims filed in unincorporated Santa Rosa County.

2004 Hurricane Ivan (September 13-16)



In September 2004, the eye wall of Hurricane Ivan impacted and devastated all areas of Santa Rosa County. The eye made landfall just west of Gulf Shores, Alabama. The right quadrant of the storm (the strong side) came across the County with Category 3 force winds. Hurricane force winds extended from coastal communities at Navarre Beach, Gulf Breeze, and Navarre, and extended inland through Milton and Pace north to Jay and the Alabama state line. Storm surge heights of fifteen feet and higher were recorded along the Gulf of Mexico, Santa Rosa Sound, Escambia, East, and Blackwater Bays. The impact of the storm surge in Gulf Breeze, the Fair Point Peninsula, Navarre, Navarre Beach, Milton, Pace, and surrounding coastal and bayfront communities was massive. As of June 2006, almost two years after the storm, more than 1,000 families were still living in FEMA-provided trailers in the Pensacola area. Hurricane Ivan demonstrated the power of storm surge and the vulnerability of the County. Hurricane Ivan was the strongest southern hurricane on record while traversing the Atlantic and Caribbean, reaching Category 5 strength with sustained winds near 160 mph. The storm, with its 60-mile-wide eye and 10-15 foot surge, caused \$14.2 billion in damage nationwide. The figure makes Ivan the sixth costliest hurricane on record in the U.S. There were 672 repetitive loss flood insurance claims filed in unincorporated Santa Rosa County as a result of this event.

The Santa Rosa County Public Information Office's (PIO) publication, *Santa Rosa County Storm Facts 2004-2005*, provides statistics about this storm. The PIO also published *Fact Sheet #15* on September 16, 2009, entitled *Hurricane Ivan Retrospect* –

Five Years Later, that explains the many lessons learned since Hurricane Ivan struck. See Appendix F, which includes these publications.

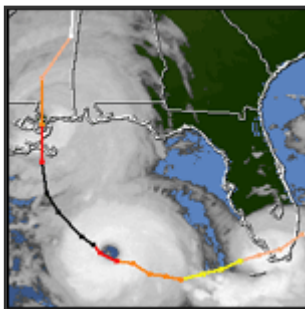
2005 Hurricane Dennis (July 9-10)



For the second time in less than a week, and the third time in two months, the area was threatened by a tropical event. Hurricane Dennis was an early-forming major hurricane in the Caribbean and Gulf of Mexico during the 2005 Atlantic hurricane season. Dennis made landfall on the Florida Panhandle with a very small eye near Navarre Beach as a Category 3 storm less than a year after Hurricane Ivan did so. Dennis then moved northwest across Santa Rosa County. The NOAA weather buoy offshore from Panama City measured wave heights to 34.8 feet. Dennis caused \$2.23 billion in damages to the United States. Much of the damage looked like a giant tornado, except that the trees were all facing in the same general direction. The damage was not as high as originally expected, mainly because Dennis was more compact and moved more quickly than initially forecast. Dennis made landfall approximately 30 miles to the east of where Hurricane Ivan had made landfall 10 months before, but did not cause as much damage as Ivan. Dennis moved about 7 mph faster than Ivan at landfall, and had hurricane-force winds that only extended 40 miles from its center, compared to Ivan's 105 miles. Wind reports on July 10th in Navarre were a peak gust of 105 knots and in Pace, a peak gust of 92 knots. The highest storm tides from Dennis occurred at Santa Rosa Sound at 5 feet, Navarre Beach at 6.5 feet and Pace at 3.5 feet. Since the eye of Dennis was very small, the highest surge values were near and just to the right of the eye of the storm. Major flash flooding occurred east of the center of Dennis. Almost every structure located on Navarre Beach suffered some kind of damage. All of the structures that were located on the beachfront suffered damage. The Air Force bases at Eglin and Hurlburt reported over a half billion dollars in damage from Dennis. There were three deaths indirectly attributed to Dennis related to the improper use of emergency generators. There were 430 NFIP repetitive loss flood insurance claims filed in unincorporated Santa Rosa County as a result of this event. See Appendix F for statistical information about this storm.

2005 Hurricane Katrina (August 29)

Heavy rains from Hurricane Katrina caused flooding across most of the county. Several streets had to be closed, off and on throughout the day. Radar estimated that 5-7 inches of rain fell across the county with the heaviest being across the western half of the county. There were 61 repetitive loss flood insurance claims filed as a result of this event in unincorporated Santa Rosa County.



2007 Thunderstorms (October 19)

Many streets in the south end of the county had to be closed for several hours due to high water. The flooded streets were generally along and south of Interstate 10. Slow moving thunderstorms produced two-day total rainfall amounts of 15 to 20 inches with isolated higher amounts along the coastal sections of the county. There were six NFIP repetitive loss claims filed for this event in unincorporated Santa Rosa County.

2008 Rainfall (April 5)

Heavy rain fell across the area on April 5th. The rains caused several roads to close due to high water. Some of the inside lanes of U.S. Highway 90 near Pace had to be closed until the water drained. Rainfall totals of four to ten inches fell across the area. Some of the rivers in the area also approached flood stage because of the heavy rains. No major river flooding occurred.

2008 Hurricane Gustav (September 1)



As Hurricane Gustav moved south and west of the northwest Florida coast, higher than normal tides caused beach erosion on Santa Rosa Sound. The storm tide height was estimated at 3-4 feet across the area with the surge height estimated at 2.5 to 3.5 feet. Damage estimates from the surge were \$250K.

2008 Hurricane Ike (September 11)



Hurricane Ike passed well south of the area; however extremely high tide and surge from Ike brought high storm tides to the area. The storm tide was higher with Ike than with Gustav in many locations. Navarre Beach took a pounding from waves.

2009 Thunderstorm (March 28 – March 31)

On March 28th, thunderstorms moved across the Florida Panhandle producing flooding along with wind damage and large hail. Winds estimated at 58 mph downed trees and power lines near Highway 87 and Highway 4 near Berrydale. On March 31st, winds estimated at 60 mph caused damage to buildings in Munson. Thunderstorms moved across the Florida panhandle and produced wind damage and funnel clouds. By March 31st, officials reported rainfall in the central area of Santa Rosa County to be 13 inches while five to six inches fell south of Milton. Overall an estimated 17 inches of rain fell in Santa Rosa County. Santa Rosa County Emergency Management Officials reported on March 30th that the Blackwater River in Milton was 4.5 feet and falling after cresting at 8 feet earlier and that the Coldwater Creek on Munson Highway was at 11.3 feet. The flood stage for Coldwater Creek is 11 feet. A State of Emergency was issued for the County on

April 3rd by the Governor of the State of Florida and more than \$3 million in federal disaster aid was provided to help people recover from losses caused by these severe storms in the 14 counties that were designated disaster areas. Nearly \$5.4 million in Federal Public Assistance funds were approved to help repair and rebuild infrastructure in the wake of the severe storms in 22 north Florida counties eligible for Public Assistance funds. Appendix G depicts a before and after the flooding view of the Blackwater River.

2009 Thunderstorm (May 5)

Several thunderstorms produced damaging winds and flash flooding in portions of the western Florida panhandle already devastated from the severe storms in March of 2009. FEMA received more than 1378 applications for some form of disaster assistance for uninsured or underinsured losses related to March 6th through May 5th storms and flooding. In Santa Rosa County there were 54 applications for disaster funds for a total of \$83,779, of which \$76,300 was for housing and \$7,478 was for other needs as a result of the spring storms and flooding.

Santa Rosa County

Flood Mitigation Plan

Section Six

ASSESSMENT OF THE PROBLEM

A flood hazard *area* may or may not have flood *problems*. Flooding is viewed as a natural and even beneficial occurrence. A floodplain is only a problem if human development gets in the way of, or exacerbates, the natural flooding.

Section Five of this Flood Mitigation Plan reviewed the types of flooding that impact Santa Rosa County. If a flood struck vacant land, there would not be much cause for concern, but because the County has over 117,700 residents and thousands of homes, businesses and critical facilities, the potential for damage can be high. Some of the developed areas of Santa Rosa County that are the most vulnerable to flooding include locations along the Escambia River, especially near the Town of Pace, areas along Interstate 10 near the Escambia Bay, and areas in close proximity to the County's wetlands, streams, or sinkhole lakes. There are developed areas affected by both strong storm surge activity as well as riverine and overland flooding. These areas include all of Garcon Point, the City of Gulf Breeze, and the swamp areas located along the eastern bank of the Escambia River toward the southern outlet into the Escambia Bay.

The flood prone areas are scattered throughout the county. The topography plays a part, as there are some areas that are extremely flat. There are somewhat silty soils, sand, clay and some areas with an iron rock layer seven feet below the surface that limits water percolation. The combination of gently sloping land and impervious soils makes runoff slow, resulting in surface flooding. It is sometimes ineffective to dig deeper ditches to convey the water away from flood prone areas because of the high groundwater table, or because there is nowhere to discharge the water. The older structures tend to be especially vulnerable because they were not built in accordance with the current grading requirements or the current finished floor elevation requirements that the county now enforces.

Santa Rosa County has over 81 miles of rivers and streams, numerous lakes and ponds and 100 miles of tidally effected shoreline. As stated in the *Santa Rosa County Local Mitigation Strategy 2005-2010*, flooding is the primary emergency concern along the Escambia River, Yellow River, Blackwater River and associated tributaries, sloughs, river oxbow lakes, sinkhole/sand hill lakes and isolated swamps (locally called "bays").

Substantial mitigation efforts, including buyouts of property, have been ongoing in the County since 1995. However, some residential dwellings remain vulnerable to flooding because they were not eligible for buyouts or chose not to participate in voluntary FEMA buyout programs.

This section reviews the vulnerability of Santa Rosa County to property damage, to public health and safety threats, and to adverse economic impacts resulting from the potential of flooding.

6.1 Vulnerability Assessment – City of Gulf Breeze

The City of Gulf Breeze, located at the western terminus of the Fairpoint Peninsula, is Santa Rosa County's largest coastal urban area. This peninsula is approximately one mile from the Gulf of Mexico and is separated from the Gulf by Santa Rosa Island (a coastal barrier island) and the unincorporated community of Pensacola Beach in Escambia County. The Santa Rosa Sound, a saltwater body, lies to the south, and Pensacola Bay lies to the west and north of the city. Gulf Breeze is extensively developed with residential, commercial, institutional (government, schools and hospital), and some light industrial development.

Flooding is a concern near Deer Point, along CR 399 near the Bob Sikes Bridge, threatening businesses along U.S. 98 at the southern entrance/end of the "Three Mile Bridge" crossing to Pensacola, and homes that line the shoreline around much of the Fairpoint Peninsula.

National Flood Insurance Program (NFIP) maps indicate "VE" (velocity) zones along many coastal areas of the city. (An explanation of the types of flood zones can be found in Section 5 of this document.) "VE" zones extend from the western tip of the Fairpoint Peninsula southeast to Deer Point and eastward along Santa Rosa Sound to the city limits in the Naval Live Oaks Area of Gulf Islands National Seashore. All "VE" zones are located within immediate proximity to Pensacola Bay or Santa Rosa Sound. Most land south of Shoreline Drive (an east-west local corridor within the City) is within the "VE" zone. This includes all of Deer Point.

"AE" zones extend around all coastal perimeter areas of the City of Gulf Breeze. These areas are just inland of all "VE" zones. On the north shore of the City, Town Point and several bayou shorelines are within the "AE" zone. Most notable is an "AE" zone at the terminus of the Pensacola Bay Bridge (U.S. 98) on the north shore of the City. A copy of the flood zone map can be viewed in Appendix E.

Although much of the City of Gulf Breeze is within the storm surge zone of hurricanes, only immediate coastal areas are most vulnerable. In most cases, Category 1 and Category 2 hurricane storm surge zones correlate well with the AE and VE flood zones in the city. Once Category 4 and 5 (major) hurricane strength is reached, a more extensive coverage includes virtually all of the sparsely developed Naval Live Oaks Area of Gulf Islands National Seashore, and a substantial portion of the urbanized neighborhoods and some commercial locations in the developed portions of Gulf Breeze. The City of Gulf Breeze has all five primary storm surge categories that impact structures within its borders.

6.2 Vulnerability Assessment – Town of Jay

The Town of Jay is located in the northwestern corner of Santa Rosa County's and is its smallest incorporated urban area. The town has a small but active central business district, residential areas, schools, a hospital, town hall, parks, community center, fire department, library, and a number of agricultural support industries and outlets including farm supply stores, a livestock auction market and two cotton gins. Much of the Town's land is in agricultural production, and the Town is surrounded by thousands of acres of land planted in cotton, soybean, and peanut production, and to some extent silvicultural/timber operations. Jay also supports a number of active oil wells.

The Town of Jay experiences only small pockets of localized flooding, due to the level terrain and drainage problems, usually caused by excessive rainfall and not from rising water of river floodplains. Thirty properties are affected by flooding, and four roadways are vulnerable to flooding.

The town has two flood zones that lie within its borders. They are the "X" flood zone, which is not considered a Special Flood Hazard Area (SFHA), and the "A" flood zone, which is in the SFHA. The town is not affected by storm surge.

6.3 Vulnerability Assessment – City of Milton

The City of Milton is located at the center of Santa Rosa County, and is the commercial and governmental center of the County. Milton is Santa Rosa County's largest urban area and the County seat. The city is comprised of extensive residential neighborhoods, commercial districts, a viable and historic downtown central business district, the county courthouse and administrative complex, a hospital, schools, and light industries.

An extensive floodplain exists in the City. Milton is located near the bottom of the Blackwater River watershed. The river enters from the north and east of the City, while a second creek (Pond Creek) terminates near Bagdad, just south of Milton. Smaller creeks such as Collins Mill Creek can also cause some flooding, especially when the Blackwater River is at flood stage.

The city's floodplain includes all of downtown and neighborhoods to the west of downtown, along the CSX railway, and along the Blackwater River. The wastewater plant, the garage warehouse facility, and the city's fire department are located within this floodplain. Major thoroughfare U.S. 90 (Caroline Street) and surrounding streets can become completely submerged during times of flooding, causing traffic to have to be rerouted south to Interstate 10. Such flooding can be caused by hurricanes or tropical systems (including storm surge backup from Blackwater Bay to the south), or heavy and extended periods of rain within the Blackwater River watershed.

The City of Milton has three flood zone types that lie within its borders. They are the "X", the "X500" and the "AE" zones. Only the "AE" zone is considered to be within the SFHA. The City of Milton has all five primary storm surge categories within its borders.

6.4 Repetitive Loss Properties

A repetitive loss property is a property for which the National Flood Insurance Program (NFIP) has paid two or more flood insurance claims of more than \$1,000 within any 10-year period since 1978. The NFIP is one of the mechanisms with which FEMA manages flood disasters. The goal of the NFIP is to minimize flood-related property losses by making flood insurance available to people living in floodplains while encouraging floodplain management efforts to mitigate future flood hazards.

In the United States, repetitive-loss properties comprise approximately one percent of currently insured properties but are expected to account for 30 to 40 percent of claims' losses. The vast majority of the repetitive loss properties were built before local community implementation of floodplain management standards under the program and are eligible for subsidized flood insurance. Mitigation of repetitive loss properties through buyouts, elevations, relocations, or flood proofing will produce savings for policyholders under the program and for Federal taxpayers through reduced flood insurance losses and reduced Federal disaster assistance.

FEMA has implemented a strategy of making mitigation offers aimed at high-priority repetitive loss properties. This strategy shifts more of the burden of recovery costs to property owners who choose to remain vulnerable to repetitive flood damage. In so doing, it encourages property owners to take appropriate actions that reduce loss of life and property damage, while benefiting the financial soundness of the program. Reducing the insurance claims and aid paid for these repetitive loss properties will benefit all owners of flood insurance policies, because premiums will tend to rise at a slower rate.

To participate in the Community Rating System (CRS), a community with repetitive flood loss properties must take certain actions that address those properties. Every year, FEMA provides a list of all properties that have filed a flood insurance claim in the previous year to communities that participate in the CRS.

A *severe* repetitive loss property, as defined by Congress in the Flood Insurance Reform Act of 2004, is a property that has had four or more claims of more than \$5,000, or two to three claims that cumulatively exceed the building's value. There are 39 Severe Repetitive Loss (SRL) properties in unincorporated Santa Rosa County. One property owner from the SRL list has submitted a grant application for either elevation or acquisition. Of the 39 SRL properties, twelve structures are currently compliant. When a property is added to the SRL list, the flood insurance rates for that property are increased dramatically. Until the designation of a property as a SRL property, all flood insurance premiums are subsidized.

A repetitive loss *area* is a portion of a community that includes buildings on FEMA's list of repetitive losses and any nearby properties that are subject to the same or similar flooding conditions. It is important to note that the only reason a property is placed on FEMA's list is because the structure has had flood insurance and has received two or more claims of at least \$1,000 during any given 10-year period. These properties are

merely representative of the community's overall repetitive flooding problem. Other structures located near the structures listed by FEMA may have been uninsured during the floods, may have had only single flood insurance claims, or may be at comparable risk of flooding, despite not having the designation as repetitive loss properties.

6.4.1 Repetitive Loss Claims

Some information on repetitive loss properties is subject to the Federal Privacy Act of 1974. Information such as the names of people and addresses of properties that have received repetitive flood insurance claims payments or the amounts of the claims may not be released to the public and therefore are not included in this public document. However, the Santa Rosa County Floodplain Manager has the detailed data and can review them with the owners. Generic information, such as total claim payments for an area or data not connected to a particular property may be made public.

Once areas are designated as locations with costly repetitive losses, local officials can prioritize resources, such as money and educational material, to benefit and minimize losses in high priority areas. Mitigation measures such as relocation, elevation and buyouts can also be targeted to areas receiving multiple claim payouts through state and federal programs, such as the Hazard Mitigation Grant Program (HMGP) and Flood Mitigation Assistance (FMA).

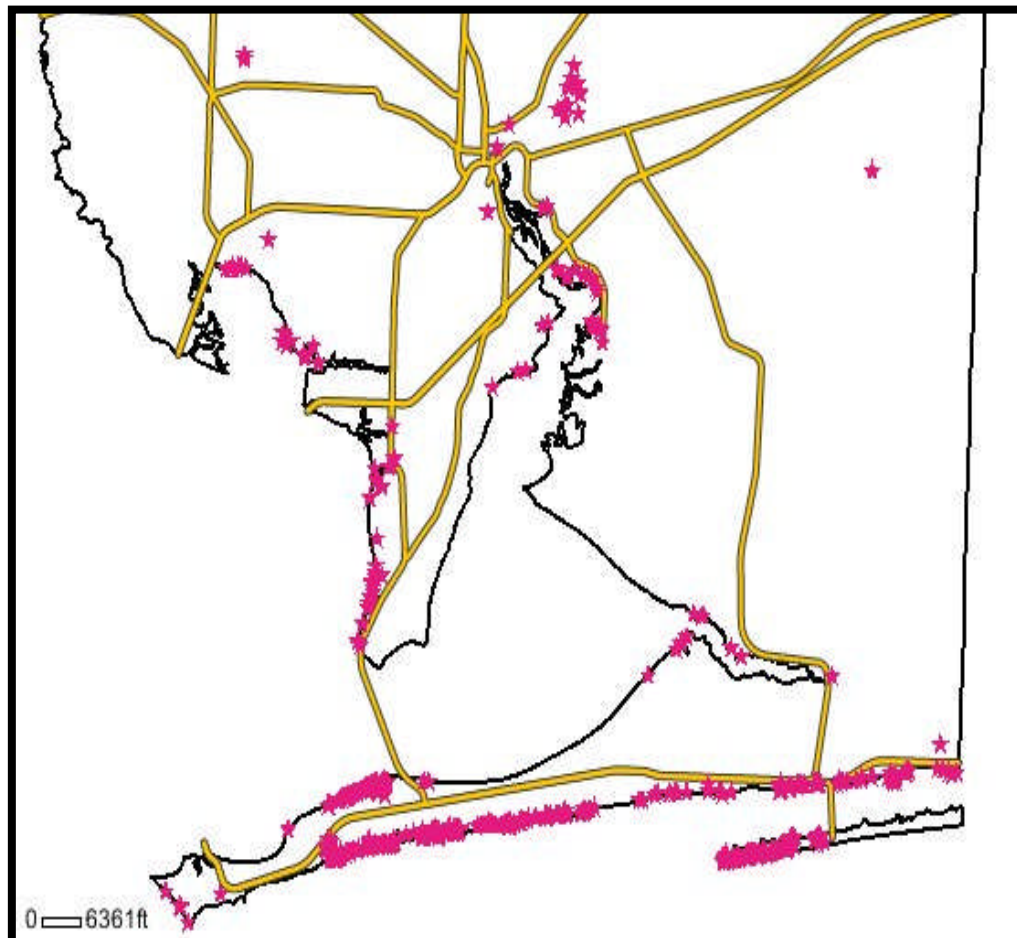
6.4.2 Repetitive Loss Properties in Unincorporated Santa Rosa County

According to the 2008 Repetitive Loss Report from FEMA, which includes the years 1978 through 2007, in unincorporated Santa Rosa County the number of repetitive loss properties is 919. This number is expected to rise in the 2009 report.

- 221 of the 919 RL properties have been mitigated and thus have been removed from the list, leaving 698 properties:
 - The value of these 698 structures is over \$262 million
 - The total dollar amount of flood claims paid for building damage is over \$79 million
 - The total dollar amount of flood claims paid for contents damage is over \$16 million
- 48 of the structures are in the process of being mitigated in one of the following ways:
 - The structure has been demolished and the county is waiting for the contractor to finalize the permit
 - A new structure is in the process of being built with a new foundation
 - The property is in the process of being elevated, or
 - The property is in the process of being moved
- 196 of the properties meet the County's current elevation requirement and are compliant with FEMA's building requirements. Until the flood insurance rate maps change, and the elevations on the maps change, there is nothing the county can do to help the owners with mitigation, such as securing a mitigation grant.

- 454 on the list could be mitigated, such as being elevated, moved, demolished or rebuilt, but the owners are not interested in that type of mitigation at this time, possibly because of the high cost. Of these 454 properties, 75% are especially vulnerable to flooding, as they are located on or near the beach.
- One owner of a repetitive loss property has submitted a grant application to the state for financial assistance for an elevation or acquisition. If the grant is awarded, the owner will pay 25% of the cost.

Clusters of Repetitive Loss Properties in Unincorporated Santa Rosa County



The reduction of 221 mitigated properties from the RL list is a prime example of how Santa Rosa County's proactive flood mitigation practices have decreased the exposure of its citizens to the flood hazard, reduced the number of repetitive loss properties, and minimized reliance on post-disaster assistance provided by the federal government and the nation's taxpayers.

6.4.3 Repetitive Loss Areas in Unincorporated Santa Rosa County

A repetitive loss area is a portion of a community that includes buildings on FEMA's list of repetitive losses (RL) and also any nearby properties that are subject to the same or similar flooding conditions. The areas include properties not on FEMA's RL list that are at the same elevation or otherwise exposed to the same flooding that damaged the properties on FEMA's list. There are flood prone areas in Santa Rosa County that are not yet documented on FEMA or U.S. Army Corps of Engineers' maps. Twelve repetitive loss areas that encompass the RL properties have been identified in unincorporated Santa Rosa County:

- | | |
|-----------------|-----------------------|
| 1. Northeast | 7. Villa Venyce |
| 2. East Central | 8. Polynesian Islands |
| 3. Northwest | 9. Tiger Point |
| 4. West Central | 10. Soundside |
| 5. Avalon | 11. Navarre |
| 6. East Bay | 12. Navarre Beach |

There are 14 additional RL properties that have received flood insurance payments in the amount of \$1.3 million that are not in these thirteen named areas, but are in outlying areas throughout the County. This Flood Mitigation Plan's recommended actions are intended to benefit all floodprone properties in Santa Rosa County, including those in the twelve areas. Included in Appendix H is the repetitive loss information received from FEMA that has been compiled for analysis into spreadsheet form, and a map of the County with the repetitive loss areas delineated.

The Northeast

The northeast repetitive loss area is located north of Highway 90 and southeast of Munson Highway, just southeast of the Blackwater River. It includes River Road and North Airport Road. In the 1970s and 1980s the County had more frequent flooding problems in this area because the science and information available at the time of development did not accurately project flood heights that could occur from rainfall events typical for the region. Development therefore occurred in areas needed for stormwater conveyance with insufficient levels of flood protection. Riverine flooding is significant in this area, as attested by the fact that many RL properties are located near the Blackwater River and its tributaries. Most of this area is located in the X Flood zone, with moderate to low risk of flooding. Much of the area is designated AE Flood zone. Many of the flooding problems in this area have been mitigated. However, the March 2009 flood, which particularly impacted the Blackwater River basin, demonstrated this area's continued vulnerability to riverine floods. Based on information supplied annually by FEMA, for the time period of 1978 – 2007 there are 18 RL properties in this area that have received flood insurance claim payments totaling \$1,052,177.

The East Central

This repetitive loss area includes Peterson Point, Ward Basin Road and Bain Drive, on the shores of the Blackwater Bay. Properties in this area are in both the AE and VE flood

zones. Although extensive mitigation efforts have taken place, and participation in the National Flood Insurance Program has raised floor elevations, flood damage still occurs to older structures and infrastructure (roads, bridges, etc.). Most of the flood insurance claims in this area are a result of storm surge and general flooding due to heavy rains. There are 15 RL properties in this area that have received flood insurance claim payments totaling \$1.9 million, based on information received from FEMA for the time period of 1978 – 2007.

The Northwest

This area is located just north of Berryhill Road and east of Woodbine Road in the community of Pace. It is in the X Flood zone, considered to have moderate to low risk of flooding.

The Saddle Club subdivision is in this area. This subdivision was built in the bottom of a large bowl on approximately 158 acres in the 1980s. The contour maps that were in existence at that time erroneously omitted a 10' contour line that would have designated this area as a bowl that was 15' to 18' deep. This error made it appear as if stormwater would flow to Pond Creek, but when heavy rains occurred in the late 1980s, it became evident that this subdivision was built in a bowl and there was nowhere for the water to flow. The houses flooded in the bottom of the bowl. Based on the results of a benefit/cost analysis, it was determined that it was not economically feasible to breach the ridge and cut through the bowl so that the water would drain into Pond Creek, which is one of the County's major watersheds. However, the County did some other types of mitigation, including acquiring properties, building retention ponds, and later enlarging the retention ponds. Even so, during heavy rains a few years later the few houses that were still there had deeper flooding than before the mitigation work was performed.

To help prevent continued reoccurrence of this and other repetitive flooding, the County adopted the 100-year storm design, and also implemented a closed-basin design standard. Another success of the closed-basin design regulation is the North Spencer Field Road and West Spencer Field Road intersection that was previously subject to frequent flooding, sometimes up to two feet deep. Because of new subdivisions and a new church built upstream to the new standards, this intersection no longer floods during heavy rains.

The effect has also been very noticeable in the reduction of downstream flooding in the Guernsey Road area, which previously flooded frequently, but does not flood now. Once again the subdivisions that are upstream are designing to the restricted basin design.

There are also flooding problems in this area due to a subdivision development project going bankrupt. This is an area that has been clear cut, leaving vacant land with no trees or vegetation. The sediment runs into the streams and clogs stormwater systems. Some of the houses in this area flooded during the heavy rains in the spring of 2009. There are two properties that remain on the RL list; together they have had flood insurance claims paid in the amount of \$246,325 in the time period of 1978 – 2007.

The West Central

This area includes Andrew Jackson Road and Bay Point, and is a gently sloping area in the VE and AE zones on the shores of Escambia Bay and X Zone in the northern portions of this area. The flooding problems in this area are primarily a result of storm surge. Sheet flow and surface flooding caused by heavy rains are also contributing factors.

In 1995, as a result of damages from Hurricanes Erin and Opal, the County received a federal grant that was used to complete a drainage project in the Pace area in the Floridatown community. This was the number one project on the County's Local Mitigation Strategy project list. This community had shallow ditches and bad soil. There was water reportedly up to six inches deep running between houses. The four-year \$4.5 million drainage project has proven to be very effective. There have been no complaints of flooding problems during heavy rains since completion of this project. The 14 RL properties in this area have received flood insurance claim payments totaling \$2.2 million in the time period of 1978 – 2007, according to information received annually from FEMA.

Avalon

One of the County's largest subdivisions is Avalon Beach on the east coast side of the Garcon Point Peninsula, which was platted in the 1920s, 30s, and 40s. This is a major flooding problem area in the county. Most of the repetitive loss properties are along Dolphin Road and Trout Bayou. A portion of Avalon Beach is sawgrass swamp. There were lots platted in the swamp and out into the water. The County cannot condemn these platted legal lots of record. If the owners can get appropriate wetland permits the County cannot deny them building permits on the lots. Fortunately, most of these lots are not developed. It is anticipated that the owners will stop paying the property taxes and the property will sell for the tax deed.

This large subdivision was developed with no consideration for stormwater runoff or control. Adding to the flooding problem are other factors such as poor soil type, high groundwater levels, and slightly sloping property.

The Avalon Beach repetitive loss area is situated in AE and VE flood zones. There are 29 RL properties in this area. The dollar amount of flood insurance claims paid to the 29 properties is \$3.9 million.

East Bay

The East Bay area is located in southern Santa Rosa County on the shores of the East Bay. This area is in the AE flood zone and the VE flood zone. Storm surge, coupled with general flooding during heavy rains, causes most of flooding in this area.

Flood insurance claim payments in the amount of \$3.4 million have been made to the 21 RL properties in this area.

Villa Venyce

The Villa Venyce Subdivision is located in the Gulf Breeze area in an unincorporated region of Santa Rosa County. It is located south of U.S. Highway 98, to the east of Gulf Islands National Seashore Park, and extends to the Santa Rosa Sound. Most of the RL properties in this area are on Edgewater Drive. Villa Venyce is a large, older subdivision with a series of canals that was platted in the early 1970s. There are no retention ponds or drainage features in the subdivision. The Villa Venyce area is subject to home flooding, to roadway flooding and to nuisance, or yard flooding. This problem is attributed not only to storm surge but also to the drainage problems following heavy rains. Based on information received annually from FEMA for the time period of 1978 – 2007, there are 44 RL properties in this area, and they have received flood insurance claim payments totaling \$6.4 million.

Three major mitigation projects are planned for this area in the near future. They are:

- **Villa Venyce Stormwater Improvement/Drainage Project**

The Phase 1 study of this project determined modifications are needed to improve and upgrade the existing drainage system. Phase 1 funded the designing, permitting and the geotechnical surveying for this project. Phase 2 provides funding for a construction project that will minimize recurring flooding and reduce the repetitive flood loss count to 260 structures in this area. This project will also protect against the 100-year storm event. The runoff will be routed across Bay Street, which is owned, operated, and maintained by the County, through a series of open swales, culverts, and treatment facilities as appropriate, through the subdivision and past the homes that flood. The enhanced drainage system is also designed to lower the elevation of the water table in select locations, thus enhancing the soil's ability to absorb additional runoff and assimilate pollutants associated with residential runoff. This project is expected to begin construction in late 2009 to early 2010. Maps and details of this project can be viewed in Appendix I.

- **Ramblewood Stormwater Improvement Drainage Project**

Ramblewood Drive is located in the Gulf Breeze area, south of U.S. Highway 98 and west of Oriole Beach Road. A phase 1 study has been conducted to determine modifications needed to improve and upgrade the existing drainage system. This phase provided funding for completion of design, permitting, and the geotechnical surveying process for this project. Phase 2 provides funding for a construction project that will minimize recurring flooding and reduce repetitive flood loss to 57 structures and will provide protection against a 100-year storm event. This project will utilize a flood control pond, storm drain pipe, concrete ditch with ditch bottom inlets and manhole structures to collect and convey stormwater runoff from the flood prone areas. The ditch bottom inlets located near Paula Court will convey the stormwater runoff to the control pond. The flood control pond will be located on the southeast corner of Paula Court and Ramblewood Drive. This stormwater holding pond will require acquisition of approximately 0.74 acres that is now occupied by a residential home, which will

be demolished. The pond will attenuate runoff, where water quality criteria will be met, before slowly discharging into a storm drainpipe toward Pine Street, which is the first north-to-south street to the east, and then into a concrete ditch (both are located on drainage easements that must be acquired). The water will then flow south into the Santa Rosa Sound. The existing residential pond will be routed into the same concrete ditch via a concrete weir. This project will begin construction in late 2009 or early 2010. Maps and details of this project can be viewed in Appendix I.

- **Harrison Avenue Stormwater System Drainage Project**

This project is in the Gulf Breeze area of unincorporated Santa Rosa County, south of U.S. Highway 98, east of Oriole Beach Road and west of Redwood Lane extending south to the Santa Rosa Sound. There is a hill along Highway 98 and the area at the bottom of the hill to the south is very flat, with no slope toward Santa Rosa Sound, and with a high ground water table. It is an unplatted area built in the 1950s with inadequate drainage features. The Phase 1 study of this project determined that modifications are needed to improve and upgrade the existing drainage system. Phase 1 funded the designing, permitting and the geotechnical surveying for this project. Phase 2 provides funding for a construction project that will minimize recurring flooding and reduce the repetitive flood loss count to 210 structures in this area and will provide protection against a 100-year storm event. This project will remove inadequate drainage facilities along Harrison Avenue, Oriole Beach Road, Pins Lane, Oriole Drive and Laurel Drive. The inadequate drainage facilities will be replaced with a comprehensive and coordinated drainage network capable of handling existing and future growth in the area. The network will include pipes and open ditches that will run through the Calvary Chapel Church property, to protect residences along Redwood Lane from environmental contamination. This project is scheduled to begin construction in early 2010. Maps and details of this project can be viewed in Appendix I.

Polynesian Islands

This area is in the AE flood zone and further inland, the X flood zone. It is located near the City of Gulf Breeze in unincorporated Santa Rosa County, north of U.S. Highway 98 and west of Avalon Boulevard, bordered on the north by the Escambia Bay. This area was hit hard by flooding in the heavy rainfall of March and April 2005. In Polynesian Islands, every RL property is compliant, including meeting the County's current freeboard requirement, and as a result, the County cannot help these property owners with mitigation until the flood map changes. According to information received annually from FEMA, there are 71 RL properties in this area. In the time period of 1978 – 2007, these 71 properties have received flood insurance claim payments totaling \$9.8 million.

A major mitigation project in this repetitive loss area is scheduled to begin construction in 2010:

- **Greenbriar Stormwater Improvement Drainage Project**

This project is located north of U.S. Highway 98, east of College Parkway and west of Avalon Boulevard, extending 2000 feet north and parallel to U.S. Highway 98. The phase 1 study determined modifications are needed to improve and upgrade the existing drainage system. There is a privately owned stormwater pond intended to serve this subdivision, but it has not been maintained. Phase 2 provides funding for a construction project that will minimize recurring flooding and reduce repetitive flood loss for 469 structures against a 100-year storm event. This project will open up the stormwater drainage along Highway 98 back to the west, then run it north to the bay. The project consists of replacing the existing system to meet current and future needs. The drainage system will provide an extra outfall at Duke Drive north into the Santa Rosa Bay Bridge wetland mitigation area to relieve pressure on the system. This wetland area was created when the Garcon Point Bridge was built. A proprietary stormwater treatment facility will be added to the outfall at Duke Drive to treat stormwater, which is currently diverted from the existing treatment system. The existing ditches will be improved from earthen ditches to the appropriate sized concrete bottom ditches. All inlets will be standard FDOT type inlets and the existing pipe under Stanford Road will be replaced with a larger pipe, and an outflow will be created at Duke Drive and Stanford Road. This project will provide the benefits of keeping a wetland area hydrated, providing extra treatment for the water before it discharges into the bays, and alleviating flooding. Maps and details of this project can be viewed in Appendix I.

Tiger Point

The Tiger Point subdivision is located in the Gulf Breeze area in unincorporated Santa Rosa County, bordered on the south by the Santa Rosa Sound. This subdivision was permitted in the 1980s. There are 53 RL properties in this area. According to information received annually from FEMA, these 53 RL properties have received flood insurance claim payments totaling \$14.1 million for the time period of 1978 – 2007.

There are currently two stormwater pumping stations in unincorporated Santa Rosa County, used only as a last resort due to the high cost of electricity to run the pumps. There is a pumping station in this area, positioned adjacent to Santa Rosa Sound in Tiger Point due south of the golf course to pump the water off of the road during normal tides. The elevation of Madura Road in Tiger Point is approximately 2 ½ feet mean sea level. The normal tide level is approximately 1 foot above sea level, consequently when a strong southerly wind and a slightly elevated tide due to heavy rain occur simultaneously, Madura Road is inundated with floodwaters. The water on the road is often more than one-foot deep, and is causing severe degradation of the roadway and extreme inconvenience to residents. The water is pumped off the roadway into the Santa Rosa Sound, but when the water reaches a certain level at high tide, the pumps are only circulating the water and the County must stop the pumping until the tide goes out. The

County would prefer to do a gravity feed because during periods of heavy rainfall the County has spent up to \$8,000 in one month on electricity to run this pumping station.

There currently are two major flood mitigation projects planned for this area, to begin construction in early 2010. The water from both the Sabretooth Project area and the Madura/Ganges Project area drains into golf course lakes. These lakes and the outfall structures have been modified over the years, and that has created and/or compounded the problem of routing the water from the problem areas through the golf course lakes and out to the Santa Rosa Sound. Both of the projects work together to increase the capacity of the golf course lakes, and to modify the outfall structure so that the water can flow out. The projects include work on public streets to enhance the drainage, using additional inlets and piping to drain the water to the golf course lakes. The difference in the two projects is that drainage in Sabretooth is gravity flow and that is not the case in the Ganges/Madura Trail area.

- **Sabretooth Circle Drainage Project**

Sabretooth Circle is within the Tiger Point Subdivision located in the Gulf Breeze area of an unincorporated region of Santa Rosa County. Sabretooth Circle lies south of Tiger Point Boulevard and east of Ceylon Drive, bounded east and south by golf course lakes that discharge into Santa Rosa Sound. A Phase 1 study has been conducted to determine modifications needed to improve and upgrade the existing drainage system. Phase 2 provides funding the capital project to minimize recurring flooding and reduce repetitive flood loss to 48 residential properties and provide protection against a 100-year storm event. This project will eliminate the use of the existing ineffective shallow-swales to transport runoff to the golf course lakes. The major element of this project is the use of a Roadway Profile design. This approach lowers the roadbeds sufficiently to allow for curbing and guttering throughout the project area with the addition of curb inlets strategically placed that collect runoff more efficiently and transports the stormwater to three discharge points. Maps and details of this project can be viewed in Appendix I.

- **Ganges-Madura Trail Stormwater Project**

Ganges-Madura Trail Road is in the Tiger Point subdivision, in the Gulf Breeze area of unincorporated Santa Rosa County. It is south of Tiger Point Boulevard and east of Ceylon Drive. Ganges Trail runs north and south intersecting Madura Road on the southernmost end. Madura Roads runs east and west from the intersection with Ganges Trail ending in cul-de-sacs at both ends. A Phase 1 study has been conducted to determine modifications needed to improve and upgrade the existing drainage system in this area. Phase 2 will provide funding the project to minimize recurring flooding and reduce repetitive flood losses to properties and provide protection against a 100-year storm event for 49 structures. The Ganges-Madura Road segment of this project will upgrade the existing inadequate drainage facilities with a comprehensive and coordinated drainage network utilizing a third pumping station for the County to pump the surface water from the road and also to lower the groundwater table next to the road,

private ponds and swales capable of handling expected runoff from the area and from the contributing offsite basin. A series of pipes, inlet structures, swales and under-drains will be used along with the existing drainage easements, and right-of-ways to minimize cost and impacts to private properties. Maps and details of this project can be viewed in Appendix I.

Soundside

This area is located in unincorporated Santa Rosa County, south of U.S. Highway 98 and east of Tiger Point on the Santa Rosa Sound. This area, which includes VE, AE and X flood zones, is subject to storm surge flooding and drainage problems during heavy rains.

Based on information received annually from FEMA, there are 33 RL properties in this area that have received flood insurance claim payments totaling \$5.1 million in the time period of 1978 – 2007.

Navarre

Navarre, Holley-By-The-Sea, Midway, and the neighborhoods east of the City of Gulf Breeze on the Fairpoint Peninsula are particularly vulnerable to hurricane-related and coastal flooding as well as general flooding due to heavy rains. This area extends east to the Okaloosa County Line and is bordered by the Gulf of Mexico to the south of the Fairpoint Peninsula. This area includes AE, VE and X flood zones. According to information received from FEMA for the time period 1978 – 2008, there are 60 RL properties in this area that have received flood insurance claim payments in the amount of \$10.5 million.

The Holley-by-the-Sea subdivision is in this RL area. This subdivision was developed with no consideration for stormwater runoff or control. Some of the factors leading to the flooding problems are: the types of soils in the area, the high groundwater and the fact that there is slightly sloping property.

There is a major mitigation construction project planned for this area in early 2010:

- **Orion Lake Drainage Project**

This project is located in the Navarre area of unincorporated Santa Rosa County, north of U.S. Highway 98, east of Whispering Pines Boulevard and west of the Okaloosa County Line. The project area extends north to the East Bay River swamp. Phase 1 determined modifications are needed to improve and upgrade the existing drainage system. Phase 2 provides funding for the construction project to minimize recurring flooding and reduce repetitive flood loss structures to 115 properties against a 100-year storm event. This will be done by replacing the inadequate 15” drainage system along the existing route with a comprehensive and coordinating drainage network capable of handling current conditions, using larger drainage pipe. A new lake discharge structure will lower the lake level to provide better storm attenuation capability. The scope of this project includes repair and/or replacement of fences, sheds and other private property. Additionally, gravity piping and inlets will be placed along Creet Circle to route stormwater runoff into the lake.

This area is a closed basin. When the subdivision was built in the early 1980s, the developer breached the hill and opened the closed basin by putting a pipe in through the hill that is buried 18' deep in some places. When the subdivision was built, the back yards were built right up to the buried pipe. The residents built fences, swimming pools and sheds on the County's easement and now the pipe has begun to collapse. It is plastic pipe, which has deteriorated under the corrosive soils to the point that the joints are leaking. The County has often had to repair the leaks in the pipe by digging down, sometimes 18' deep. There are homes and roadways that flood due to the pipe being clogged, so by replacing this pipe with a slightly larger pipe and newer material, the problem can be alleviated. Maps and details of this project can be viewed in Appendix I.

There is a drainage problem in an area off Panhandle Road north of Ridge Road that has the Santa Rosa Sound to the south and the East Bay River to the north. During the heavy rains in the spring of 2005, the culvert washed out at East Bay Boulevard due to the ditches being clogged. Deer Lane floods frequently during heavy rains. These problems will be resolved due to the new subdivisions upstream being built to the 100-year storm design. This will have a positive effect on drainage problems downstream.

Navarre Beach

Navarre Beach is particularly prone to flooding due to its position directly on the Gulf of Mexico on Santa Rosa Island, which is a coastal barrier island. This area is located within VE and AE flood zones. There is a considerable amount of development that is located on the beachfront. Of all repetitive loss areas, the Navarre Beach area has the most repetitive loss claims in unincorporated Santa Rosa County. There are 281 RL properties in this area. All but one of the land parcels in Navarre Beach is within the 100-year flood zone. Based on RL information supplied annually by FEMA for the time period of 1978 – 2007, the total amount of flood insurance claims paid to the 281 properties is \$35 million.

A major problem in this area results when residents use breakaway walls to make a living space or an apartment for rental without going through the permitting process. The County is not informed of the changes until the property is sold, or until an insurance agent reports it.

All of Navarre Beach is required to be built to V flood zone standards, regardless of the FIRM designation. Freeboard there can be higher than three (3) feet because it is a barrier island.

There is a problem with acquisitions on the beach because the properties on the beach are owned by the state and leased to the people that live there. This region is not an officially incorporated area, but functions as one due to specific County/Federal agreements.

6.4.4 Repetitive Loss Properties in the City of Milton

Since 1978, there have been 100 flood insurance claims filed by owners of properties in the City of Milton with a total claim payout of \$3,369,396. As of February 28, 2009 there were 118 flood insurance policies in force in the City of Milton. Please see Appendix H which includes a map of the Repetitive Loss properties in the City of Milton. Also, in Appendix J is a listing of all of the flood insurance claims filed in the City of Milton and a map depicting the property locations.

6.4.5 Repetitive Loss Properties in the City of Gulf Breeze

According to the 2009 Repetitive Loss Report from FEMA, which includes the years 1978 through June 30, 2009, in the City of Gulf Breeze the number of repetitive loss properties is 58.

- Ten of the 58 RL properties have been mitigated and thus have been removed from the list, leaving 48 properties on the Repetitive Loss list.
- Since 1978, there have been 101 Repetitive Loss flood claims paid in Gulf Breeze, of which
 - \$3.7 million has been paid for damages to buildings
 - In addition, \$799,092 has been paid for damages to building contents

Please see Appendix H which includes a map and a listing of the Repetitive Loss locations in the City of Gulf Breeze. Also, in Appendix J is a map that shows the property locations of all of the flood insurance claims filed in the City of Gulf Breeze.

6.4.6 Repetitive Loss Properties in the Town of Jay

There are no Repetitive Loss properties in the Town of Jay.

6.5 Flood Insurance Claims

Flood insurance statistics can help identify vulnerability by regionally isolating areas where claim activity is high and a high rate of flood insurance is in force.

The following tables show information about the flood insurance policies in force in Santa Rosa County:

Flood Insurance Policies in Unincorporated Santa Rosa County

	Total	Special Flood Hazard Area	Zone X-Std/AR/A99	Preferred Risk Policies
Policies in Force	10,904	3,987	334	6,583
Premiums	\$5,295,417	\$2,800,185	\$356,020	\$2,139,212
Average Premium	\$486	\$702	\$1,066	\$325

Flood Insurance Policies in The City of Gulf Breeze

	Total	Special Flood Hazard Area	Zone X-Std/AR/A99	Preferred Risk Policies
Policies in Force	968	281	56	631
Premium	\$564,713	\$281,690	\$69,045	\$231,978
Average Premium	\$583	\$1002	\$1233	\$339

Flood Insurance Policies in the City of Milton

	Total	Special Flood Hazard Area	Zone X-Std/AR/A99	Preferred Risk Policies
Policies in Force	118	47	7	64
Premium	\$80,814	\$50,925	\$9,752	\$20,137
Average Premium	\$685	\$1084	\$1393	\$315

Flood Insurance Occupancy in Unincorporated Santa Rosa County

	Policies in Force	Premium (\$Thousands)	Amount of Insurance in Force (\$Millions)	Number of Closed Paid Losses	\$ Amount of Closed Paid Losses (\$Millions)	Expenses to Process the Claims (\$Thousands)
Single-Family	9,622	\$4,479.	\$2,753.	4,619	\$357.5	\$9,785.9
2-4 Family	132	\$102.0	\$32.4	127	\$5.3	\$170.8
All other Residential	974	\$515.9	\$178.2	133	\$5.6	\$158.8
Non-Residential	176	\$198.6	\$56.7	73	\$7.3	\$178.4
Total	10,904	\$5,295.4	\$3,020.3	4,952	\$375.7	\$10,293.8

Flood Insurance Occupancy in The City of Gulf Breeze

	Policies in Force	Premium (\$Thousands)	Amount of Insurance in Force (\$Millions)	Number of Closed Paid Losses	\$ Amount of Closed Paid Losses	Expenses to Process the Claims
Single-Family	765	\$440..	\$230.2	335	\$22,140,740	\$617,439
2-4 Family	48	\$13.	\$9.6	28	\$2,089,250	\$54,917
All other Residential	111	\$23	\$12.7	27	\$697,169	\$25,333
Non-Residential	44	\$89.	\$19.4	11	\$1,361,042	\$33,452
Total	968	\$565.	\$271.9	401	\$26,288,200	\$731,138

Flood Insurance Occupancy in The City of Milton

	Policies in Force	Premiums	Amount of Insurance in Force (\$Millions)	Number of Closed Paid Losses	\$ Amount of Closed Paid Losses (\$Millions)	Expenses to Process the Claims
Single-Family	99	\$41,882	\$21,464,400	73	\$357.5	\$93,077
2-4 Family	1	\$449	\$180,000	1	\$5.3	\$850.
All other Residential	2	\$214	\$58,000	1	\$5.6	\$750
Non-Residential	16	\$38,269	\$6,165,400	10	\$7.3	\$8,232
Total	118	\$80,814	\$27,867,800	85	\$375.7	\$102,909

According to information provided by FEMA each year, there have been over 5000 flood insurance claims filed in unincorporated Santa Rosa County in the time period of 1978 through 2007. The total dollar amount of the claims paid for these loss claims is over \$375 million. Based on the information provided by FEMA, the majority of these flood insurance claims were filed for properties in the following areas in unincorporated Santa Rosa County:

- 2953 claims (49% of total) - Gulf Breeze
- 1529 claims (25%) - Milton
- 1147 claims (19%) - Navarre
- 151 claims (2.5%) - Navarre Beach
- 150 claims (2.4%) - Pace

The locations of these flood insurance claims are plotted on a map, included as Appendix J. This map also includes the property locations of all of the flood insurance claims that have been filed in the Cities of Gulf Breeze and Milton.

Repetitive loss properties are only representative of the community's overall repetitive flooding problem. Structures located near to the structures listed by FEMA as repetitive loss may not have been insured during the floods, may have had only single flood insurance claims, or may have had multiple claims under different policies that the system did not recognize as being the same repetitively flooded address.

There are 698 properties that remain on the unincorporated Santa Rosa County Repetitive Loss list; these have received flood insurance claim payments totaling over \$95 million in the time period of 1978 - 2007. The owners of these 698 properties have filed a total of 1,728 flood insurance claims for the years 1978 through 2007. Of these 1,728 claims, 92% were filed as a result of the following five events:

Date of Event	Number of Claims	Event
2005, August	61	Hurricane Katrina
2005, July	430	Hurricane Dennis
2004, September	672	Hurricane Ivan
1998, September	77	Hurricane Georges
1995, October	350	Hurricane Opal
Total	1590	<< 92% of all RL claims filed

Without including the claims from the above extreme events, there have been only 60 Repetitive Loss claims filed for the 698 RL properties remaining on the list in the eight year period from 2000 through 2007.

6.6 Impact of Flooding

While the concern for human life is always of utmost importance in preparing for a natural disaster, there are also economic impacts to the citizens when property damages are incurred. Risk assessment results should be considered in the process of prioritizing and implementing hazard mitigation measures. Because Santa Rosa County is extremely vulnerable to both riverine and coastal flooding, properties worth billions of dollars are at risk.

The data below is provided with HAZUS-MH2 in 2007 is an estimate of the economic exposure in Santa Rosa County as stated in the *State of Florida Hazard Mitigation Plan*. An explanation of the HAZUS methodology is included on page 29 of this Section of this FMP:

2007 Estimated Values for the Key Occupancies (Uses) Santa Rosa County

Exposure	Millions \$
Residential	\$8,010
Commercial	\$1,187
Industrial	\$197
Agricultural	\$31
Educational	\$31
Government	\$14
Religious	\$132
Total Exposure	\$9,605

Floods will negatively affect Santa Rosa County with a variety of impacts, including the following:

- Areas with poor drainage, such as subdivision that lack adequate storm drainage management, are more susceptible to the short-term effects of flooding.
- Flooding can cause traffic accidents and congestion that can result in short-term impacts on the transportation infrastructure and long-term degradation of roadways.
- Property damaged by a flooding event often results in a mold infestation that can require cleaning and repairs. The mold can also create health issues for people in contact with it.
- Responders are often put at risk during flood events as they respond to calls for assistance. Their risks can range from sickness or injury due to exposure to inclement weather, to performing dangerous rescue missions for stranded citizens. Most responders, however, are not at a great health and safety risk from flooding events.
- Flooding, as a localized event, does not pose a significant effect on the county's ability to maintain normal operations. However during major flooding events, county resources will be mobilized to assist in the response and recovery; and this can cause a re-prioritization of the short- and medium-term government agenda. This hazard could cause major disruptions to essential government services.

6.6.1 Impact on Health and Safety

The County and its incorporated cities have made it a priority to warn and educate citizens on the dangers and impacts of flooding. They implement public outreach programs that provide information on flood warnings, property protection, flood safety, and flood insurance. The County and the incorporated cities also have developed a comprehensive flood-warning program that can deliver real-time data to citizens and emergency management personnel through cable television and the Internet. This has resulted in an educated and well-informed public in Santa Rosa County.

Roads in low-lying areas that are prone to sudden and frequent flooding are a serious threat to the safety of residents and visitors. Motorists often attempt to drive through barricaded or flooded roadways. Because only 18 to 24 inches of water moving across a roadway can carry away most vehicles, floods can present significant potential safety risks. There is a potential for injuries from people walking or playing in or near flooded areas. Power lines may be down and obscured by the floodwaters.

The impact of floods on the health and safety of the public is one of the prime concerns of the officials of Santa Rosa County. Typical injuries may result from: falling trees/limbs, downed power lines, structural collapse, rising flood waters, vehicle accidents/submersion, drowning, contaminated water, water-borne illnesses, mosquito borne illnesses, mold-induced illnesses, sewerage contamination, animal bites. Chemical storage facilities inundated by floodwater can create a health and safety risk. The chemical storage locations in the county have been identified and are monitored during times of flooding. A map of these critical facilities can be found in Appendix K.

Raw sewage from septic tanks and overflowing sewage treatment systems creates a high risk for the public in Santa Rosa County and to emergency responders as well. These problems can also happen as a result of power system failures.

6.6.2 Impact on Critical Facilities and Infrastructure

Critical infrastructure refers to those assets, systems, and functions so vital to Santa Rosa County that their disruption or destruction would have a debilitating effect on the economy, governance, public health and safety, and morale. Critical infrastructure refers to transportation and energy systems, defense installations, banking and financial assets, water supplies, wastewater facilities, chemical plants, food and agricultural resources, police and fire departments, hospitals and public health systems, information systems, and government offices. The most common disruption/failure is associated with flooded or undermined roads, clogged drainage systems, power outages, communications failure, flooded/overwhelmed/powerless water treatment facilities, and inaccessible community services. A longer period of disruption, particularly to the Internet or power generation/distribution capability has an immediate effect on productivity and may result in financial loss to the business sectors. In catastrophic situations, it has the potential to affect per capita income and/or property values. In severe cases, impacts could potentially include: energy shortages, HAZMAT releases, contamination, diseases, strained local resources, reduced food/water supply, traffic accidents, crop failure, civil disturbance, community decline, and exodus.

Historically, Santa Rosa County experiences critical infrastructure disruption to some degree every year. The probability of encountering this hazard is “Very High”, however through contingency planning and prompt response at each critical facility, disruption has been minimized.

The critical facilities in Santa Rosa County are divided into three categories:

- Lift stations
- Chemical storage
- Response facilities

Lift stations are sewage pumping stations that pump sewage to the wastewater treatment plant. There are GPS locations of each permitted lift station in the County and records of those that have generators, the sizes and the contact information. The map in Appendix

K shows the locations of the lift stations and those that are situated in a 100-year flood zone.

Chemical storage locations contain state regulated chemicals, such as well locations that contain chlorine cylinders used in the purification process of the County's drinking water. Many of the storage facilities are AT&T sub-stations holding supplies that contain copper and mercury. There are approximately 90 of these storage locations in the County and their locations are shown on the map in Appendix K.

Critical infrastructure, such as response facilities, plays a key role in the recovery process during and following an emergency. The facilities include the County's Emergency Operations Center, radio towers, water treatment facilities, EMS stations, hospitals, and city dispatching facilities for Milton and Gulf Breeze. These locations are monitored during an emergency to ensure that the facilities are functioning properly during an emergency. A map showing the locations of the response facilities is included in Appendix K.

Of the 2,207 miles of State and County roads in Santa Rosa County, 331 miles are located in the 100-year flood zones and 14 miles are located in the 500-year flood zone and are vulnerable to disruption and degradation as a result of flooding. There are 156 miles of documented dirt roads in the County and hundreds of informal, undocumented roads located in the rural areas of the county.

There are eleven identified critical facilities in the City of Gulf Breeze, of which four are vulnerable to the flood hazard. The table below was obtained by overlaying GIS hazard layers onto point locations of critical facilities to determine the facility's vulnerability to the flood hazard:

City of Gulf Breeze
Critical Facilities Vulnerable to Flooding

Facility	Facility Classification	Flood	Storm Surge
Gulf Breeze Water Treatment Plant	Hazmat		X (Category 4 & 5)
Pier	Marine Facility		X (Cat 1 – 5)
Gulf Breeze Police Dept	Police Dept		X (Cat 5)
The Villas at Gulf Breeze	Nursing Home		X (Cat 4 & 5)

City of Milton
Critical Facilities Vulnerable to Flooding

Facility	Facility Classification	Flood	Storm Surge
City garage Warehouse Facility	Government Operations	X	X
Jackson Pre-K School	School	X	X
Milton Fire Department	Government Operations	X	X
City of Milton Wastewater Treatment Plant	Hazmat	X	X
Milton Vacuum Sewer Station	Governmental Operations	X	X
Milton Water Well 1	Hazmat	X	X
Santa Rosa Court	Governmental	X	X

In the Town of Jay, the one critical facility that is vulnerable to the flood hazard is the Jay Wastewater System Lift Station

6.6.3 Impact on the Economy and Tax Base

To be truly sustainable in the face of natural hazards, Santa Rosa County must work to protect the residents and also to limit, as much as possible, property losses that slow a community's ability to recover from a disaster.

Flooding of homes and businesses can result in displaced residents, and can directly affect the financial stability of citizens, especially those who are underinsured or without flood insurance. The degree of personal and employment loss will determine whether the event will have broad implications and result in a loss to per capita income. This loss could be lessened by the purchase of flood insurance. Homeowners of substantially damaged properties will likely incur additional expenses, as they may be required to rebuild their property to the most current local codes and standards. Repetitively flooded areas tend to deteriorate over time and property values plunge as citizens become aware of the financial risk involved in living in unmitigated structures in floodprone areas, affecting the respective municipality's tax base.

Roads and railroads could be closed for days or weeks during high water, which could have a regional as well as local economic impact.

Flooding and flood damage could have a substantial negative effect on the economy of Santa Rosa County. In assessing the economic vulnerability, there are three general phases of impact:

- Immediate economic impact
- A short or long-term disruption of the economy
- Income losses, both personal and business

The County will incur costs and/or lose income during each phase of recovery.

Particularly vulnerable are power-dependant industries, utilities and government. A longer period of disruption, particularly to the Internet or power generation/distribution capability has an immediate effect on productivity and may result in financial loss to many business sectors.

Floods cause problems that are not as easy to identify as damage to buildings and critical facilities. Some of the adverse effects of flooding in Santa Rosa County include closing of businesses that are disrupted by floods. Businesses can lose inventories, customers and employees as a direct or indirect result of flooding. In addition to lost income, there are costs for fighting the floods, finding temporary housing, and cleaning up. While property damage to the County's businesses may account for only a small percentage of total property damage, the loss of services, products, employment and taxes has a relatively larger effect on the local economy than does damage to residences.

All economic sectors are vulnerable to loss from flooding. Business vulnerability is dependent upon the degree of preparedness for continuity of operations, protection of key electrical components, ability to quickly restore functioning, and mitigative types of insurances (such as for flood damage, lost income, structural repairs etc). Businesses may also be vulnerable to loss of product/facilities, supply disruption, loss of important paperwork, and shifting of consumer spending to emergency/replacement needs, for example.

The zip code business patterns reveal the major areas of employment and the dollar impact that the loss of these businesses would have on the local economy. This study shows the importance of identifying and protecting these properties and identifying alternative locations for operation should the present location be closed due to flooding.

Zip Code Business Patterns for Santa Rosa County in 2007

City	Zip Code	Number of Establishments	Number of Employees	Annual Payroll in (\$Thousands)
Milton	32570	519	5,525	\$144,269
Milton/Pace	32571	534	4,149	96,452
Milton	32572	16	241	11,194
Milton	32583	246	2,042	50,465
Gulf Breeze	32561	464	4,608	133,392

Santa Rosa County Flood Mitigation Plan
Section Six, Assessment of the Problem

Gulf Breeze	32562	15	79	2,925
Gulf Breeze	32563	402	3,079	108,573
Navarre	32566	442	2,461	73,547
Bagdad	32530	11	373	12,663
Jay	32565	105	1,036	33,510

Protecting the County's industries and employers from natural hazards will minimize the impact on Santa Rosa County's overall economy. Mitigation and preparedness will result in savings for businesses and residents, in addition to insurance companies and government agencies.

Major Employers in Santa Rosa County
(June 2009)

Organization	Industry	# Employed
Wal-Mart Stores (3)	Department Store	1225
Baptist Healthcare	Hospital	634
Santa Rosa Medical Center	Hospital	498
Clearwire, LLC	Wireless Broadband	290
Lowe's (2)	Home Center	270
Tata Business Support Services	Internet Support Services	217
Mediacom	Internet & Cable Service Provider	200
Publix	Grocery	188
Andrews Institute	Hospital	150
The Studer Group	Healthcare Management Consulting	142
AppRiver, LLC	Internet Security	105
State & Local Government		5,788
Santa Rosa County School District		2,600
Federal Military		1,367
Federal Civilian Government		711

Source: Team Santa Rosa Economic Development Council, Inc

Santa Rosa County is home to the beautiful bays and freshwater rivers of the Gulf Islands National Seashore and Blackwater State Park that attract local residents and visitors alike for swimming, boating, and fishing, in addition to picnicking and camping. Area beaches are consistently ranked among the best in the world, and the rivers near Milton offer some of the best canoeing available in Florida. Any major flood damage inflicted during the tourist season could have an especially negative effect, as businesses depend on making the majority of their income at that time. The severity of this effect would depend on the extent and duration of flooding. The greatest threat of flooding to Santa Rosa County comes from large amounts of rainfall in a short period of time, and hurricanes, which occur predominantly between June and November. If Santa Rosa County were forced to evacuate and the stores, restaurants and hotels were closed for part of the tourist season, the tourism and the retail/service industry could stand to lose a significant amount of income. The Tourist Development Tax is imposed on every person

who rents, leases, or lets for consideration any living quarters or accommodations in any hotel, motel, resort motel, mobile home part, RV park or condominium, for a term of six months or less. Estimated receipts for the 2007/2008 fiscal year are \$676,020.

The Ad Valorem Tax or Property Tax is a tax based upon the assessed value of property. A large majority of revenue for Santa Rosa County is from Ad Valorem Taxes. Estimated receipts for the 2007/2008 fiscal year are \$53,971,300.

The following economic information was taken from the *Santa Rosa County Board of County Commissioners Annual Report 2007/2008*:

- ❑ Military Economic Impact: \$274.4 million
- ❑ Agricultural Impact (2007)
 - ❑ Total planted crops: 72,373 acres
 - ❑ Number of Farms: 505
 - ❑ County gross value: \$57,584,922
 - ❑ Top crops: Cotton and Peanuts
 - ❑ Livestock gross value: \$2,731,139
- ❑ Timberland acres: 474,426
- ❑ Forest manufacturing Output: \$36,900,000

After a disaster, economic injury is assessed by Team Santa Rosa, which is an organization dedicated to the economic development of Santa Rosa County. In conjunction with other information and research gathering organizations such as the University of West Florida, and the Chamber of Commerce organizations, Team Santa Rosa uses all available information to determine economic injury and typically distributes results found through press releases and other means.

6.6.4 Impact on the Population

The average population density in Santa Rosa County is 131 persons per square mile. This is expected to increase to 222 persons per square mile by the year 2030 according to Population Growth forecasts. Some areas, however, particularly the Santa Rosa Peninsula and the Pace areas, already exceed 1,000 persons per square mile. (*See the Population Density Map in Appendix L.*)

This population is expected to steadily increase and is projected to reach 226,100 by the year 2030 according to “medium” growth forecasts. The effect of natural disasters on population growth depends on prior expectations. If disasters occur with the expected frequency, they will have no significant impact on economic activity. If they occur more frequently than expected, they will tend to induce the out-migration of both labor and capital. Consequently, if Santa Rosa County were to experience several highly destructive hurricane seasons in a row, the number of people moving into the County may decline and the number moving out may increase. Given the potential that global warming is raising the intensity and frequency of hurricanes, this is a possibility that

should not be overlooked. Higher housing costs created by more stringent construction requirements and rising insurance rates could lead to slower population growth as well.

Population Growth in Santa Rosa County

Year >>>	2000	2008	2013
Total Population	118,460	156,840	186,520
0-19 Years	34,400	39,070	43,050
20-64 Years	70,890	96,490	113,290
65 years and Older	13,170	21,280	30,180

Source: Woods & Poole Economics

The entire population of Santa Rosa County, and any coastal community in Florida could be impacted by the flood hazard. However, there are specific populations that may be more vulnerable to the effects of a flood than the general population. Such populations include:

- **Special needs**

The special needs segment of the population is those for whom special arrangements are necessary during emergencies, particularly during shelter operations, due to medical issues, handicaps or other impairments. Typically, they are vulnerable to flooding, which could compromise the electrical distribution system or render them without power for life-sustaining equipment or supplies. Additionally, they are vulnerable to those events requiring mobility to escape or evacuate. Santa Rosa County Emergency Management maintains a year-round voluntary registration program for special needs individuals, in order to pre-plan, identify needs and determine potential sheltering options for these individuals. During a major disaster, these individuals may be sheltered in the county's Special Needs Shelter (Sims Middle School), which is staffed by the Santa Rosa County Health Department. Other options include local hospitals, or general public shelters, depending on each individual's needs. The list of individuals who have registered with the County as having "Special Needs" is maintained at the Santa Rosa County Emergency Management office.

- **Elderly**

Santa Rosa County has approximately 20,000 citizens classified as elderly, aged 65 or older. The majority of the elderly population resides in the general community, rather than in nursing homes or assisted living facilities. Twelve Nursing Homes/Assisted Living Facilities/ Retirement Centers and three hospitals (Gulf Breeze Hospital-60 beds, Santa Rosa Medical Center-129 beds and Jay Hospital-55 beds) serve a small segment of the elderly population in Santa Rosa County. *(See the Population Density Map in Appendix L.)*

- **Hearing-impaired**

Data from the Florida Department of Education, Division of Vocational Rehabilitation estimates that in the year 2000, there were 10,126 persons with hearing-impairment or hearing loss in Santa Rosa County. Urgent public

information or situational awareness may be delayed in getting to these populations due to the nature of their disability. TV crawlers, website updates,

and closed-caption television are methods used to inform this population of an impending flood.

- **Non-English speaking**

Messages, such as public protective actions, television scrolls, and other situational awareness are primarily disseminated in English. Therefore a time delay may exist for those who do not speak English in initial recognition of the event. Additionally, the language barrier may also impede the ability to seek out additional information, such as street closures, shelter locations, and assistance locations, etc. In order to address this vulnerability, Santa Rosa County contracts with a foreign language service, “Can Talk”, that will translate public safety messages, or telephone residents known to be in need. The presence of family members or neighbors who can translate in such situations can also serve to mitigate this vulnerability. Additionally, Santa Rosa County’s Hurricane Plan is translated into Spanish and is on the County website. (*See the Population Density Map in Appendix L.*)

- **Transient, or homeless**

Public protective measures relayed through the traditional media outlets may be delayed in reaching these populations, and without transportation, they may find it difficult to travel to public shelters set up for a specific disaster.

- **Populations in mobile homes**

Approximately 16,000 individuals reside in mobile homes in Santa Rosa County. The *Florida Department of Revenue-Tax Data Book 2004* indicates there are 6092 Mobile homes registered with the Department of Motor Vehicles in Santa Rosa County with a Just Value of \$212,691,879. The inclusion of homesteaded Mobile Homes that are not licensed through the Department of Motor Vehicles brings the total to approximately 9,420. Mobile homes are used as an affordable form of housing in Santa Rosa County. They are distributed throughout the county, in the rural as well as urban areas. Areas of particularly high concentrations are in the numerous mobile home parks in the county. Based on the US Census 2000, there are 77 mobile home parks in the county. (*See Appendix M for the map of Santa Rosa County Mobile Home Locations.*)

- **Group homes**

Assisted Living Facilities, Nursing Homes, Schools, Jails/Prisons are vulnerable due to the special needs of the occupants of such facilities, the length of time necessary to take evacuate, the mobility of the occupants, and the potential for electrically-dependant populations within. Additionally, most in group settings must rely on the emergency plans, decisions, and care of others.

- **Inmates**

Santa Rosa County is home to the Santa Rosa County Jail, the Santa Rosa Correctional Institution, and the Berrydale Forestry Prison Camp. Inmates in

these facilities are protected in accordance with respective institution emergency plans.

- **Tourists**

In the summer months, 10,000 - 15,000 tourists can be present at any given time at local attractions. Gulf Island National Seashore, Gulf Breeze Zoo, Blackwater River State Park, Adventures Unlimited, and Navarre Beach are among the largest sites to attract tourists in Santa Rosa County. Tourist populations can also be found in numerous motels, hotels, RV parks, and campgrounds. Visitors to Santa Rosa County are often unaware of, or complacent about, the potential for severe disasters in the area. Their vulnerability stems from potential lack of situational awareness and unfamiliarity with local roadways, evacuation routes, hospitals, and resources. Additional vulnerability exists if the individual is a tourist in combination with special needs qualifiers.

- **Impoverished**

According to the 2000 Census, approximately 9.8% of the population in Santa Rosa County lives below the poverty line. In 2007, 19.5% of the total households in the County had an income of less than \$20,000. Their vulnerability lies in the increased likelihood that mitigation actions may not have been conducted due to lack of resources. This population may also be more likely to reside in areas built to earlier building codes. Impact of disasters on this population can add further strain to an already limited amount of personal resources.

6.7 Existing Built Environment Exposed to Flooding

Homes built at-grade within flood prone areas are more vulnerable than sufficiently raised, or elevated houses. Structural vulnerability depends on elevation, proximity to bodies of water, capacity of community drainage systems, impediments to water flow, soil saturation, and other factors. Drywall, carpet, wood, and other building materials are particularly vulnerable to flood damage. Structural, electrical, plumbing, and flooring systems may be compromised and contribute to the risk of other hazards. Additionally, flooding can cause mold growth on structural components or personal belongings.

Risks associated with flooding were analyzed using data compiled from local and national sources and HAZUS. HAZUS-MH is a powerful risk assessment methodology for analyzing potential losses from floods, hurricane winds and earthquakes. In HAZUS-MH, current scientific and engineering knowledge is coupled with the latest geographic information systems (GIS) technology to produce estimates of hazard-related damage before, or after, a disaster occurs. Potential loss estimates analyzed in HAZUS-MH include:

- **Physical damage** to residential and commercial buildings, schools, critical facilities, and infrastructure;

- **Economic loss**, including lost jobs, business interruptions, repair and reconstruction costs; and
- **Social impacts**, including estimates of shelter requirements, displaced households, and population exposed to scenario floods, earthquakes and hurricanes.

The primary purpose of HAZUS is to provide a methodology and software application to develop flood losses at a regional scale. Local officials can use these loss estimates to plan and simulate efforts to reduce risks from flooding and to prepare for emergency response and recovery. The County has begun applying its HAZUS program in 2009. Currently databases are being populated and initial testing is underway. More comprehensive analysis with HAZUS is anticipated within the next year. Two HAZUS-MH Hurricane Event Reports can be found in Appendix N.

The Santa Rosa County Property Appraiser is primarily responsible for identifying, locating, and valuing all property within the county for ad valorem tax purposes. Information from the Property Appraiser's office is used to estimate potential dollar losses to structures within hazard areas. This department also participates in the collection of damage assessment information during and after disasters that is useful in ongoing mitigation planning.

The following table, obtained from the Florida Department of Community Affairs, presents estimates of the number of structures in Santa Rosa County by occupancy type that are exposed to flooding and storm surge. Exposure refers to the number of people or structures that are susceptible to loss of life, property damage and economic impact due to a particular hazard:

Estimated Number of Structures Exposed to Flooding in Santa Rosa County

Occupancy Type	Storm Surge	Flood
Single-Family	2,128	10,637
Mobile Home	154	2,004
Multi-Family	523	2,504
Commercial	122	707
Agriculture	25	4,179
Gov./Institutional	76	296
Total	3,028	20,327

Source: Mapping for Emergency Management,
Parallel Hazard Information System (MEMPHIS)

This table shows that there are over 23,000 structures located within the 100-year floodplain, of which 14.9% are exposed to storm surge induced flooding. Nearly 70% of the structures exposed to surge are single-family homes. Typically, structures at risk from surge are high-value real estate due to their proximity to the ocean or tidally influenced water bodies such as the Gulf of Mexico, the East Bay, and the Santa Rosa Sound.

In unincorporated Santa Rosa County, as stated in the *Santa Rosa County Local Mitigation Strategy, 2005-2010*, the vulnerability of parcels of land is summarized in the following table:

Unincorporated Santa Rosa County
Value Of Land Parcels In The Flood Zone

	100-Year Flood Zone	500-Year Flood Zone
Number of Parcels	9,044	3,102
Just Fair Market Value	\$1.03 billion	\$497.8 million

City of Gulf Breeze
Value Of Land Parcels In The Flood Zone

	100-Year Flood Zone	500-Year Flood Zone
Number of Parcels	892	2
Just Fair Market Value	\$534.9 million	\$2.04 million

Town of Jay
Value Of Land Parcels In The Flood Zone

	100-Year Flood Zone	500-Year Flood Zone
Number of Parcels	30	0
Just Fair Market Value	\$2.7 million	0

City of Milton
Value Of Land Parcels In The Flood Zone

	100-Year Flood Zone	500-Year Flood Zone
Number of Parcels	430	465
Just Fair Market Value	\$41.1 million	\$51.4 million

City of Milton
Storm Surge Vulnerability

Storm Surge Category	Number Of Parcels	Percentage Of Milton Total Parcels	Just Value
1	34		\$1,685,311
2	75		\$3,215,264
3	225	15.0	\$13,632,970
4	459	36.9	\$41,380,539
5	663	55.9	\$62,026,305

6.8 Current and Future Vulnerability Based on Land Use

The total amount of land in Santa Rosa County within the Coastal Hazards Zone (CHZ) is 26,310 acres. The areas that are most susceptible to storm surge are located in the coastal communities of Navarre Beach and the Gulf Breeze area, as well as along the Gulf of Mexico, the East Bay and the Santa Rosa Sound.

The predominant land use categories in the northwestern quadrant of Santa Rosa County are Agriculture/Rural residential (AG) and Agriculture (AG2). The Northeastern quadrant is primarily zoned for State/Conservation Land use with Agriculture/Rural Residential (AG) and Agriculture (AG2) interspersed. Military lands compose a small portion of the land use within Santa Rosa County; they are located near the Hwy 90 corridor. Also found along the Hwy 90 corridor are commercial, industrial and residential land uses. The southern portions of Santa Rosa County along Gulf Breeze and Navarre are primarily zoned for residential uses with a commercial corridor following Hwy 98. The Santa Rosa County Future Land Use Map indicates a projected increase in Conservation/Recreation Land Use along the bays. It also indicates an expansion of industrial uses.

The following tables, provided by the Florida Department of Community Affairs, show the amount of existing and future land use acres in each of the flood hazard zones in unincorporated Santa Rosa County.

In the *Future Land Use Table* it should be noted that 42.8% of the 6521.6 acres of vacant land in the Coast Hazard Zone is designated for “Single Family Residential” use. This presents an opportunity for the County to implement mitigation measures that will reduce vulnerability to storm surge in those areas:

Total Unincorporated Acres in Flood Hazard Areas by *Existing* Land Use Category

Existing Land Use Category		Coastal Hazard Zone	Hurricane Vulnerability Zone	Flood Zone
Agriculture	Acres	904.0	10,797.2	29,007.4
	%	3.4	15.9	28.0
Attractions, Stadiums, Lodging	Acres	30.1	86.7	113.3
	%	0.1	0.1	0.1
Places of Worship	Acres	11.4	76.2	25.6
	%	0.0	0.1	0.0
Commercial	Acres	76.5	134.0	97.9
	%	0.3	0.2	0.1
Government, Institutional, Hospitals, Education	Acres	1601.5	14,512.3	13,551.0
	%	6.1	21.4	13.1
Industrial	Acres	176.1	433.8	180.8
	%	0.7	0.6	0.2
Parks, Conservation Areas, Golf Courses	Acres	12,480.7	20,783.8	45,730.5
	%	47.4	30.6	44.1
Residential Group Quarters, Nursing Homes	Acres	4.0	7.1	4.5
	%	0.0	0.0	0.0
Residential Multi-Family	Acres	47.	121.3	70.5
	%	0.2	0.2	0.1
Residential Mobile Home, or Commercial Parking Lot	Acres	240.1	564.7	399.3
	%	0.9	0.8	0.4
Residential Other	Acres	16.3	14.3	12.3
	%	0.1	0.0	0.0
Residential Single-Family	Acres	3,556.6	5,773.4	3,627.1
	%	13.5	8.5	3.5
Submerged Land (Water Bodies)	Acres	6.7	39.	5.8
	%	0.0	0.1	0.0
Transportation, Communication, Rights-Of-Way	Acres	6.5	30.3	5.1
	%	0.0	0.0	0.0
Utility Plants and Lines, Solid Waste Disposal	Acres	630.7	1,009.0	1,081.9
	%	2.4	1.5	1.0
Vacant	Acres	6,521.6	13,555.9	9,785.3
	%	24.8	20.0	9.4
Total Acres	Acres	26,309.8	67,939.0	103,698.2
	%	100.0	100.0	100.0

Source: Florida Department of Community Affairs

The Hurricane Vulnerability Zone (HVZ) is predominantly located along the coast, as well as along the East Bay and its tributaries. There are flood prone areas scattered across the County. The total amount of land in the special flood hazard area is 103,698.2 acres, which is approximately 16% of the total land area of the county.

Total Unincorporated Acres in Flood Hazard Areas by *Future* Land Use Category

<i>Future</i> Land Use Category		Coastal Hazards Zone		Hurricane Vulnerability Zone		Flood Zone	
		Total	Vacant	Total	Vacant	Total	Vacant
Agriculture	Acres	2019.8	874.1	14,197.1	2,677.4	34,383.6	3,373.8
	%	7.7	13.4	20.9	19.8	33.2	34.5
Bagdad Historic District	Acres	59.5	8.5	64.9	11.6	31.4	6.2
	%	0.2	0.1	0.1	0.1	0.0	0.1
City	Acres	1,151.0	173.0	1,404.7	208.2	1,066.1	376.8
	%	4.4	2.7	2.1	1.5	1.0	3.9
Commercial	Acres	212.0	85.8	498.5	247.5	219.8	86.1
	%	0.8	1.3	0.7	1.8	0.2	0.9
Conservation/Recreation	Acres	11,451.0	14.1	19,441.7	51.7	44,909.7	19.8
	%	43.5	0.2	28.6	0.4	43.3	0.2
Garcon Point Rural Residential	Acres	1,876.6	1,258.4	4,457.9	2,715.3	2,323.4	1,591.9
	%	7.1	19.3	6.6	20.0	2.2	16.3
Garcon Point Single Family Residential	Acres	1,654.4	1,030.6	3,263.3	1,984.3	1,682.0	1,023.7
	%	6.3	15.8	4.8	14.6	1.6	10.5
Industrial	Acres	72.9	53.7	681.3	222.5	65.1	40.6
	%	0.3	0.8	1.0	1.6	0.1	0.4
Marine	Acres	67.8	33.9	61.5	29.4	81.8	34.8
	%	0.3	0.5	0.1	0.2	0.1	0.4
Military	Acres	737.0	0.0	12,589.8	31.7	11,962.7	0.9
	%	2.8	0.0	18.5	0.2	11.5	0.0
Mixed Residential Commercial	Acres	172.3	50.6	843.8	348.0	330.6	147.1
	%	0.7	0.8	1.2	2.6	0.3	1.5
Navarre Beach Commercial	Acres	33.4	0.0	31.0	0.0	2.2	0.0
	%	0.1	0.0	0.1	0.0	0.0	0.0
Navarre Beach High Density Residential	Acres	35.0	0.0	33.2	0.0	2.0	0.0
	%	0.1	0.0	0.1	0.0	0.0	0.0
Navarre Beach Low Density Residential	Acres	95.2	0.0	66.2	0.0	34.6	0.0
	%	0.4	0.0	0.1	0.0	0.0	0.0
Navarre Beach Medium Density Residential	Acres	147.4	0.0	131.1	0.0	0.5	0.0
	%	0.6	0.0	0.2	0.0	0.0	0.0
Navarre Beach Med/ High Density Residential	Acres	10.5	0.0	4.2	0.0	4.2	0.0
	%	0.0	0.0	0.0	0.0	0.0	0.0
Navarre Beach Mixed Residential/Commercial	Acres	46.4	0.0	42.6	0.0	0.5	0.0
	%	0.2	0.0	0.1	0.0	0.0	0.0
Navarre Beach Utilities	Acres	21.0	0.0	20.3	0.0	0.7	0.0
	%	0.1	0.0	0.0	0.0	0.0	0.0
Rail	Acres	0.0	0.0	2.5	1.6	0.0	0.0
	%	0.0	0.0	0.0	0.0	0.0	0.0
Residential	Acres	321.9	132.0	448.8	196.9	185.7	59.7
	%	1.2	2.0	0.7	1.5	0.2	0.6
Single Family Residential	Acres	6,110.1	2,792.6	9,577.5	4,804.8	6,397.2	3012.5
	%	23.2	42.8	14.1	35.4	6.2	30.8
Water	Acres	14.7	14.3	77.4	25.2	14.5	11.4
	%	0.1	0.2	0.1	0.2	0.0	0.1
Total Acres	Acres	26,309.8	6,521.6	67,939.0	13,555.9	103,698.1	9,785.3
	%	100.0	100.0	100.0	100.0	100.0	100.0

Source: Florida Department of Community Affairs

Santa Rosa County Flood Mitigation Plan
Section Six, Assessment of the Problem

The dollar value of the existing and future use of the flood hazard areas in unincorporated Santa Rosa County is summarized below:

Future And Existing Land Use Value In The Flood Zone

Land Use	Existing Land use		Future Land Use	
	100-year Flood Zone Just Value (Millions)	500-year Flood Zone Just Value (Millions)	100-year Flood Zone Just Value (Millions)	500-year Flood Zone Just Value (Millions)
Agriculture	\$7.4	\$9.8	\$125.8	\$18.2
Agriculture/Homestead	\$35.6	\$4.3		
Office	\$4.1	\$1.3		
City	\$147.6	\$168	\$154.8	\$168
Commercial	\$33.2	\$20.7	\$81.8	\$26.8
Navarre Beach Commercial			\$13.1	\$0
Industrial	\$3.1	\$2.3	\$6.9	\$3.7
Institutional	\$6.1	\$3.8		
Condo/Townhouse	\$39.8	\$3.2		
Multi-Family	\$0	\$2		
Residential			\$29	\$20.4
Residential 1-Multi-Family	\$7.8	\$2.1		
Residential2-Military	\$24.4	\$0		
Single Family Residential	\$818.6	\$256.8	\$546.7	\$205.3
Mixed Residential/Commercial	\$1.5	\$6	\$55.9	\$36.6
Garcon Point Rural Residential			\$84.2	\$38.2
Garson Point Single Family Residential			\$174.2	\$58.6
Navarre Beach Low Density Residential			\$61.9	\$0
Navarre Beach Medium Density Residential			\$59	\$0
Navarre Beach Med/High Density Residential			\$29.3	\$0
Navarre Beach Mixed Residential/Commercial			\$64.9	\$0
Navarre Beach Utilities			\$60.5	\$0
Bagdad Historic District			\$1.7	\$3.2
Publicly Owned	\$334.1	\$8.6		
Marina			\$5.8	\$39
Recreation/Commercial	\$0	\$11.9		
Recreation/Open Space	\$49.8	\$11.4		
Conservation/Recreation	---	---	\$340	\$12.6
Right-of-Way	\$223.5	\$50.7		
Military			\$24	\$0
Silviculture	\$9.4	\$4.6		
Unknown	\$3.1	\$442	\$274.2	\$54
Utility	\$2	\$03		
Vacant	\$461.2	\$120		
Water	\$20.9	\$1.4	\$274.2	\$1.1

- There are 48,391 buildings in Santa Rosa County
 - 8,663 were built before 1970
- There are 43,793 households in Santa Rosa County
- The average property value of single-family residences according to the 2000 Census was \$92,365 in Milton and Pace, \$142,189 in Gulf Breeze, and \$131,026 in Navarre.
- There are approximately 73,605 parcels of land in the unincorporated county that have a “Just Value” of roughly \$3,094,925,306.

City of Milton
Future Land Use Value In The Flood Zone

Land Use	100-year Flood Zone Just Value
Commercial	\$1,765,409
Conservation	\$7,672
Industrial	\$766,215
Multi-Family Residential	\$1,778,239
Public-Owned Land	\$9,903,355
Recreation	\$1,047,916
Mixed Res./Comm.	\$3,381,121
Rural/Urban	\$313,995
Single Family Residential	\$5,461,005
Unknown	\$2,900,704

Based on information taken from the *FY 2007/2008 Santa Rosa Board of County Commissioners Annual Report*, the change in the value of the property in Santa Rosa County is estimated as follows:

	Property Value (in billions)		
	2007	2008	Change
Value of Real Property	\$13.93	\$13.85	-.06%
Residential	\$8.74	\$8.60	-1.7%
Vacant Land	\$1.33	\$1.06	-20.3%
Commercial	\$1.79	\$1.80	+. 01%

The coastal areas of Santa Rosa County are subject to widespread flooding from coastal surges, resulting from storm surges that accompany hurricanes and other severe storms.

The following table illustrates the number and value of structures that are located in the Surge Zone in Santa Rosa County:

Structures Vulnerable to Storm Surge in Santa Rosa County

Structure Type		Category 1	Category 2	Category 3	Category 4	Category 5
Commercial/Industrial	Number	18	61	162	351	237
	Value (\$ Millions)	\$5.8	\$59.1	\$222.8	\$394.8	\$262.7
Fire Stations	Number	0	1	2	6	3
	Value (\$ Millions)	\$0	\$58.6	\$58.6	\$59.5	\$59.0
Government	Number	1	5	12	11	11
	Value (\$ Millions)	\$0.03	\$234.3	\$265.9	\$284.2	\$256.6
Hospitals	Number	0	0	0	3	0
	Value (\$ Millions)	\$0	\$0	\$0	\$81.2	\$0
Law Enforcement	Number	0	0	0	1	0
	Value (\$ Millions)	\$0	\$0	\$0	\$3.1	\$0
Place of Worship	Number	0	0	10	32	18
	Value (\$ Millions)	\$0	\$0	\$9.77	\$33.4	\$26.0
Recreation	Number	13	23	31	29	30
	Value (\$ Millions)	\$237.9	\$416.1	\$766.0	\$725.2	\$790.2
Residential	Number	994	2996	5348	4719	3679
	Value (\$ Millions)	\$313.0	\$875.1	\$1,439.7	\$1,328.8	\$918.0
School	Number	0	0	1	1	0
	Value (\$ Millions)	\$0	\$0	\$24.1	\$21.9	\$0
Utility	Number	25	37	52	53	45
	Value (\$ Millions)	\$1,113.2	\$1,353.1	\$1,423.6	\$1,426.1	\$1,422.4
All Other Structures	Number	1107	2795	3417	2206	2381
	Value (\$ Millions)	\$363.3	\$1,036.5	\$964.5	\$1,235.6	\$830.3

City of Gulf Breeze
Property Value of Parcels located in Storm Surge Zones

Storm Surge Category	Number Of Parcels	Percentage Of Gulf Breeze Total	Fair Market Value (\$ millions)
1	153	5.7	\$60
2	305	11.4	\$104.5
3	403	15	\$167.8
4	990	36.9	\$305
5	1499	55.9	\$459.1

Future building in Santa Rosa County will be constructed to Florida Building Code standards and will be built above the established base flood elevations, or BFE's, whether for zones impacted by moving water (velocity of "V" zones or floodways on the Flood Insurance Rate Maps of FIRMS) or by rising water (such as "A" and "B" zones on the county's FIRMS). Future planning and development will support activities that integrate flooding mitigation techniques with design and review processes of subdivision plats to reduce flooding risks to new communities through cooperative efforts between and planning and building inspection offices.

As stated in the Santa Rosa Local Mitigation Strategy, the County will ensure that all public buildings that serve first response and critical emergency/public needs, including record/data collection and communication centers/infrastructure, are located outside of flood zones or flood-prone areas except where these facilities are absolutely necessary to provide for the daily safety of the citizenry they serve. To ensure the structural soundness of existing and future local government centers, the County will continue to promote and support funding that allows for the local government centers to remain functional before, during and after a hurricane event in order to support the function of Santa Rosa County Emergency Management's mandates under Chapter 252 Florida Statutes. This includes support of the formation of municipal emergency operations centers and protection of both municipal and county infrastructure named in the County's or a municipal Comprehensive Emergency Management Plan and its Emergency Support Functions (including first response entities and their supporting buildings).

Bridge and highway construction in the County will be designed and engineered for the amount of wind, surge, flooding and debris that can be expected.

6.9 Warning of Impending Flooding

The Santa Rosa County Emergency Management Division is responsible for work in the development, implementation and management of countywide disaster prevention, preparedness, response, recovery and mitigation. The Division is responsible for the County's all-hazard Comprehensive Emergency Plan and coordinates the activities for the County's Emergency Operations Center (EOC).

The EOC, when activated, is a central location where representatives of local government and private sector agencies convene during disaster situations to make decisions, set priorities and coordinate resources for response and recovery. The Santa Rosa County EOC is a 13,000 square foot secure facility with a range of surveillance and security measures. The EOC is located at 4499 Pine Forest Road in the City of Milton, adjoined to the Emergency Management administrative offices as well as the Media and Training Office for the Santa Rosa County Public Information Officer. The building was built to withstand 150 mph winds (Category 4 hurricane) and is equipped with two generators to support emergency operations. In the event that the EOC is threatened, an alternate EOC is activated.

Communications staff from Santa Rosa County Emergency Management Division serves as the County Warning Point 24 hours a day, seven days a week. The public in Santa Rosa County is informed of impending floods by the following methods of communication:

- ❑ **Reverse 911®**
A high-speed telephone notification system used to call homes and businesses to notify citizens of emergency situations. Using a mapping system, Reverse 911® is capable of calling a particular section of the county that may be affected by an incident occurring in that area. A recorded message provides the listener with information about the emergency and recommended steps to take to protect themselves from harm.
- ❑ **Breaking News and E-Breaking News Alerts**
Emergency information can be viewed on the Santa Rosa County web page at www.santarosa.fl.gov and citizens can sign up to have breaking news e-mailed and/or texted to cell phones when the information is updated with emergency information. E-breaking news should supplement, not replace, traditional alert systems.
- ❑ **Cable Television Override**
Santa Rosa County, through agreement with Mediacom, has the capability to interrupt Cable television with emergency information on Cable Channel 27. This is used primarily to disseminate critical warnings and life-saving public protective actions. *This capability does not extend to those receiving satellite television.*
- ❑ **The Weather Channel**
The Weather Channel has agreed to display Santa Rosa County emergency weather related information on their text crawl, which is displayed at the bottom of the television screen.
- ❑ **NOAA Weather Radio**
Emergency Management highly recommends the purchase of a NOAA weather radio. This radio will provide quick alerts for emergency situations that could develop quickly.
- ❑ **Taminco/Air Products Sirens**
Sirens are placed strategically throughout the Pace area to provide emergency alerts from the Taminco/Air Product Plant. These sirens may be used for hazardous material release or weather related incidents. Sirens are tested on the first Sunday of each month at 2:15 p.m.
- ❑ **Warnings for the Deaf or Hard of Hearing**
People who are deaf, hard of hearing, or visually impaired can be alerted to severe weather and other hazards by special devices connected to the

NOAA Weather Radio receiver. These attention-getting devices may include strobe lights, bed shakers and even sirens. Devices with the SAME feature can be programmed for activation when warnings are issued for a particular county and event. Some weather radios also provide a limited caution-like front message display that gives basic information regarding the nature of the event or emergency. Once activated, the users should go to their normal source of news and/or information for further details.

❑ **Electronic Message Boards**

The County utilizes two electronic solar-powered message boards that can be moved to locations to warn of high water and/or closed roads.

The Santa Rosa County Division of Emergency Management Disaster Preparedness Guide describes the prediction levels of impending flooding:

Flash Flood Watch

Conditions are favorable for flash flooding in and close to the watch area. These watches are issued by the weather forecast office and are usually issued six to twenty-four hours in advance of expected flood potential.

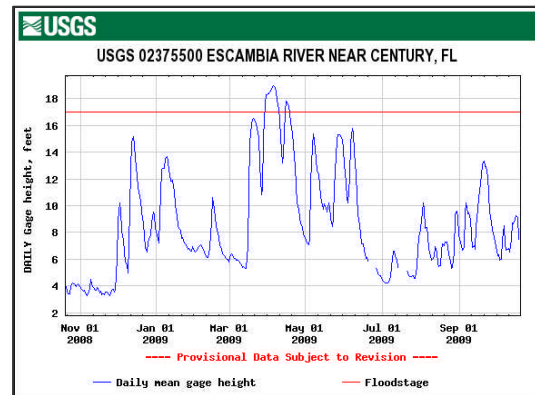
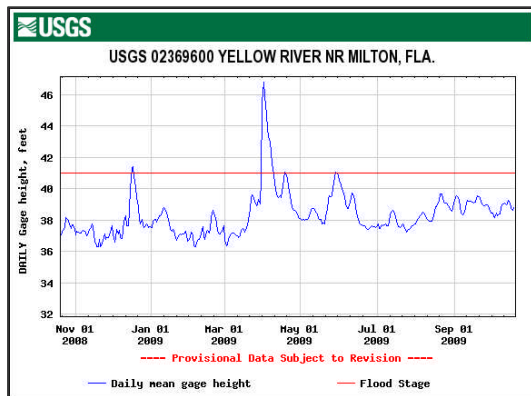
Flash Flood Warning

Flash flooding is occurring, imminent or highly likely. A flash flood is a flood that occurs within six hours of excessive rainfall and that poses a threat to life and/ or property. Ice jams and dam failures can also cause flash floods. These warnings are issued on a county by county basis by the local weather forecast office and are generally in effect for up to six hours.

Flood Warning

General or area flooding of streets, low-lying areas, urban storm drains, creeks and small streams is occurring, imminent, or highly likely. Flood warnings are issued for flooding that occurs more than six hours after the excessive rainfall. These warnings are issued on a county by county basis by the local weather forecast office and are generally in effect for six to 12 hours.

The Santa Rosa County Emergency Management Division regularly monitors river gauges on Coldwater Creek, Blackwater River, Yellow River and Escambia River. When a substantial amount of rainfall occurs locally, the river and creek conditions will be closely monitored. This information is available to the public on the United States Geological Survey (USGS) website. The graphs below show the gauge height of the Yellow River and the Escambia River from November 2008 until October 2009, and indicate the flood stages of these rivers:



6.10 Evacuations and Shelters

A key life-saving protective measure available for use by Santa Rosa County is the ability to order evacuations of an impacted area in conjunction with or in advance of a pending threat.

Evacuations can be local or can encompass areas beyond the county's borders. In each, Santa Rosa County's responsibilities remain the same. However in the event of a multi-county, regional or interregional evacuation, evacuations will be coordinated by the Governor of the State of Florida according to Regional Evacuation Procedures developed at the state level and involve coordination with the State of Alabama, and/or neighboring counties.

Santa Rosa County Division of Emergency Management is the primary agency with overall responsibility for coordinating the evacuation process in Santa Rosa County and for the issuance of evacuation orders for community-wide events such as hurricanes and tropical storms.

The Incident Commander, the Santa Rosa County Emergency Management Director, or other authorized government official will decide on the type and level of evacuation needed, based on the situation. Consideration must be given to evacuation routes, affected areas, evacuation clearance times, time of day, special populations, etc

There are two types of evacuations:

- ❑ **Mandatory Evacuation** - A mandatory evacuation is an organized, official evacuation, ordering residents to leave an area of danger. Santa Rosa County Emergency Management coordinates shelter openings, if necessary, in conjunction with mandatory evacuations. Additionally, traffic control measures are implemented in order to expedite and direct traffic flow.
- ❑ **Voluntary Evacuation** - A voluntary evacuation is a requested evacuation, not mandatory, because an impending disaster may occur. The residents in the affected area are encouraged to seek refuge on their own initiative and independently obtain safe area and accommodations.

The key steps in the local evacuation process are:

- ✓ Determine the “effective” date and time of evacuation order
- ✓ Determine evacuation type and affected areas
- ✓ Notify local and/or state law enforcement for traffic support and security
- ✓ Notify appropriate road department for local or state roads for coordination and support (including reverse-laning decisions)
- ✓ Determine notification needs for Special Needs Registry and transportation coordination
- ✓ Notify State of Florida and neighboring counties (including Alabama) to prepare for influx of people
- ✓ Evacuation Orders signed by the Chairman of the Board of County Commissioners, or successor
- ✓ Enact any necessary local Mutual Aid Agreements
- ✓ Coordinate resources and actions necessary to deal with directing evacuees caught on evacuation routes to safer surroundings
- ✓ Issue an evacuation notice to the public
- ✓ Activate citizen information line for all evacuations
- ✓ Activate shelters, if required
- ✓ Enact MOU with Santa Rosa County School District for provision of school buses and drivers (25 committed). Santa Rosa County is not dependant on mass transit systems; however, Santa Rosa County Department of Emergency Management has made arrangements with the Santa Rosa County School District for school bus transportation, if necessary.
- ✓ Request state assistance, if necessary

The *1999 Northwest Florida Hurricane Evacuation Study* indicates the worst-case evacuation time is twelve hours and fifteen minutes. This time is for evacuating the Category 5 Evacuation Zones. Bridge closures and other events may increase that time. Santa Rosa County may take the added precaution of allowing for more time than the evacuation study indicates, in order to accommodate increased traffic due to population growth, current conditions, fuel supplies and other factors. Evacuation times during high tourism periods are estimated at 12 to 16 hours.

Evacuation orders are ideally issued early in the morning in order for evacuation to take place during daylight hours and to provide evacuees ample opportunity to make travel arrangements.

Citizens are advised to evacuate immediately if they are in a flood zone and a flood warning has been issued. Many times, the County may ask for a voluntary evacuation

one day prior to a mandatory evacuation. A map showing evacuation routes and zones can be seen in Appendix O.

The estimated number of residential structures in each evacuation zone in Santa Rosa County is:

Evacuation Zone	Number of Residential Structures
Category 1	7,537
Category 2 - 3	5,447
Category 4 - 5	8,233

Consideration is made of the fact that some of the major roadways used for evacuation are subject to flooding. This is an especially critical issue if this is in combination with an approaching hurricane.

The Gulf Breeze area is highly susceptible to storm surge. Those who choose not to evacuate from this area in a timely manner may become trapped, due to flooding of inland roads that lead to bridges or by bridge closures. There are only two routes of evacuation in the Gulf Breeze area for approximately 45,000 residents (this number does not include tourists): U.S. 98 (Gulf Breeze Parkway leading to Pensacola or Navarre) and SR 399 (Pensacola Beach Boulevard and the Bob Sikes Bridge to Pensacola Beach). Evacuation orders issued by Escambia County on neighboring Pensacola Beach must be coordinated with Santa Rosa County Emergency Management and the City of Gulf Breeze to ensure traffic flow away from vulnerable beach areas. The Garcon Point Bridge (SR 281), which is about seven miles east of Gulf Breeze, can alleviate some traffic pressures on the City during evacuations.

Construction has begun on the Avalon Boulevard stimulus project, which is vital to the County as a more rapid evacuation route for the south end citizens.

The Santa Rosa County Division of Emergency Management gives special consideration to the visitors in Santa Rosa County in the event of impending flooding. Tourists are more vulnerable to the impacts of flooding, due to their unfamiliarity with roadways and locations of drainage ditches, creeks, and other water features that may be obscured as a result of flooding. Visitors and tourists can refer to the Santa Rosa County website for instructions tailored specifically to them for evacuation and shelter information. A copy of the visitor evacuation routes map and instructions can be found in Appendix O.

The evacuations facilitated by emergency personnel will be stopped either when the hazard is abated or when conditions become unsafe for emergency responders. For example, during a hurricane, the evacuation process will cease with sustained tropical storm force winds (above 39 mph). All other evacuation cessations are at the independent discretion of the Incident Commander, unified command, or area command structure.

Santa Rosa County Emergency Management maintains direction and control of all sheltering operations and directs entities to open or close shelters. This is facilitated through cooperation by the Santa Rosa County School District. The operation and establishment of the special needs shelter is the responsibility of the Santa Rosa County Health Department.

There are three risk shelters, one of which is pet-friendly, one special needs shelter, fifteen host shelters, and five refuges of last resort that are available to be opened in Santa Rosa County. They might not all be opened at the same time, or at all; therefore, attention must be given to the current shelter status. The four types of shelters are described below:

- ❑ **Risk Shelters-** American Red Cross operated shelters; structurally evaluated to provide best opportunity for withstanding direct threat; ability to withstand threat cannot be guaranteed; generally located at schools or other hardened structures. There are three risk shelters.
- ❑ **Host Shelters** –Used when no direct threat to structure exists; generally located at churches/other facilities. There are fifteen host shelters in Santa Rosa County.
- ❑ **Special Needs Shelter-** Shelter operated by the Santa Rosa County Health Department for handling special needs individuals; generally located at a school or other sufficiently hardened structure. There is one special needs shelter in Santa Rosa County.
- ❑ **Refuges of Last Resort-** locations used as a last resort to provide refuge for evacuees that may have otherwise been stranded along evacuation routes within hazard impact areas. There are five potential refuges of last resorts in Santa Rosa County. As the need becomes apparent, Santa Rosa County Emergency Management will announce the locations of refuges of last resort to motorists by all available means including news media, programmable road signs, etc. The facility owners or their staff operates refuges of last resort and are responsible for taking care of all necessities, such as food and water, etc.

Shelter openings will be announced through all means possible including local media outlets and press conferences. The Citizen Information Line at 800-225-7421 will have information about shelter openings. The evacuation shelters map that indicates shelter capacities is included in Appendix O. There is no guarantee that an evacuation shelter is totally safe in severe storms.

The locations of the risk shelters used in Santa Rosa County are:

Milton Community Center
5629 Byrom Street
Milton, FL 32570

S.S. Dixon Intermediate School
5540 Education Drive
Pace, FL 32571

PET-FRIENDLY SHELTER

Avalon Middle School
5445 King Arthur's Way
Milton, FL 32583

SPECIAL NEEDS SHELTER

Sims Middle School
5500 Education Drive
Pace, FL 32571 SRC

The *Santa Rosa County Division of Emergency Management Disaster Preparedness Guide* provides valuable information to help Santa Rosa County residents and businesses plan for man-made and natural disasters. This guide has a listing of important telephone numbers along with information for sheltering, transportation, evacuation, recovery, supplies and tips for before, during and after specific disasters or incidents. The guide is available on the Santa Rosa County website and by contacting the County.

The *Santa Rosa County Emergency Management Comprehensive Emergency Management Plan* (CEMP) provides a framework for the County to be as prepared as possible to deal with all types of hazards. It establishes the operational framework through which Santa Rosa County prepares for, responds to, recovers from, and mitigates the effects of a wide variety of disasters, regardless of cause, size, or complexity.

6.11 Natural and Beneficial Functions

Keeping a hazardous area free from development is the best approach to preventing damage from that hazard. Using flood prone areas for parks and conservation purpose is a strong flood mitigation strategy since development can be limited in these areas and the natural hydrology can be left in place. Existing vacant land allows the County and municipalities an opportunity to regulate or limit development before it occurs.

Floodplains should be considered in their natural context. They are more than just hazardous locations. Open and natural areas absorb much more rain and floodwaters than urbanized areas, reducing flood flows on downstream properties. Wetland plants filter stormwater runoff, making it cleaner for those downstream.

Santa Rosa County has extraordinary natural resources, including pristine white sand beaches, abundant and healthy rivers, marshes and verdant, productive farmland. The natural environment of Santa Rosa County is diverse and includes riverine systems: the Escambia River and its tributaries, the Blackwater River and its tributaries, and the Yellow River and its tributaries. Rivers provide commercial, recreation, and conservation uses for the public. Other natural resources include beaches and dunes, wetlands, wildlife, marine habitats, vegetative communities, minerals, and forests, along with estuarine

systems: Escambia Bay, Blackwater Bay, East Bay and Santa Rosa Sound. These resources are used for commercial, recreation, and conservation purposes.

These resources are highly susceptible to human degradation. In order to preserve these natural resources now and for future generations, it is imperative that regulations maintain a balance between human activities, which sometimes entails rapid growth, and conservation. Recreation and open space are important considerations in any planning program. As growth occurs and population increases, the availability of sites for leisure time pursuits or passive enjoyment assumes more importance. Protecting and preserving these natural and beneficial floodplain functions yield flood protection benefits and also help integrate floodplain management efforts with other community goals. Natural features in Santa Rosa County that protect property from flooding include lakes, ponds, wetlands, barrier islands, sand dunes, and beaches. Through their location, recreation and open space areas can serve to protect valuable natural resources by putting such areas under public control and restricting development. In a similar manner, recreation and open space areas can channel growth by establishing buffers or greenbelts. However, recreation and open space areas should also complement urban development by meeting the community's need for active and passive recreation.

Santa Rosa County has an abundance of natural resources, which can be used as open space and recreation. The County contains State Park areas, open space (wetlands), gulf beach, river areas (creeks, rivers, bays and streams), special purpose parks and/or parks with special features. The Department of Environmental Protection has developed a State Park system. In addition, the Northwest Florida Water Management District (NFWFMD) acquires land for water resource purposes and has also developed a Regional Park System. These parks are defined as regional park areas, which preserve the natural setting of the area. Wildlife Management Areas provide open space recreational activities including hunting, fishing and nature study, while also preserving the natural setting of the environment. The Florida Fish and Wildlife Conservation Commission operates Wildlife Management Areas.

Some of these recreational opportunities are provided by the Federal and State Park system including the Gulf Islands National Seashore. Some of the major State Parks in the County include Navarre Beach State Park, Blackwater River State Park and Blackwater Heritage Trail State Park. There are also additional federal and state lands owned or managed by the Air Force (Eglin Air Force Base), the Navy (Naval Air Station Whiting Field), the Division of Forestry (Blackwater River State Forest), the Florida Department of Environmental Protection (Yellow River Marsh Aquatic Preserve and Yellow River Marsh State Buffer Preserve) and the Northwest Florida Water Management District (Lower Escambia River Water Management Area, Garcon Point Water Management Area and Yellow River Water Management Area).

Approximately 1,548 acres of coastal area recreation sites are open to the public in unincorporated Santa Rosa County, including county, state, and federal parklands located on the Gulf of Mexico and other estuarine shorelines in the coastal planning area. The

County plans to continue pursuing grants and other funding sources to increase public shoreline access through acquisition, conservation easements, or other similar methods.

The Santa Rosa County Land Development Code addresses lot coverage, setbacks from wetlands and water bodies, floor elevations, and protection of native vegetation for all new development and redevelopment for the primary purpose of conserving vegetative cover. Development is all but prohibited in wetlands, and in most cases wetland areas are set aside as private conservation areas within residential subdivisions and may function as filters for stormwater management facilities in residential and non-residential developments.

Environmentally sensitive lands are identified as wetlands under the jurisdiction of the Florida Department of Environmental Protection or the U.S. Army Corps of Engineers; floodplains as identified by the Federal Emergency Management Agency; free flowing streams, rivers, lakes, bays, basins, and bayous; and wildlife habitat within publicly owned lands managed for conservation use. Two examples in Santa Rosa County include Garcon Point and Navarre Beach.

Natural coastal communities such as those found in Santa Rosa County, are among the most threatened in Florida. Undeveloped and lightly developed areas along barrier islands are characterized by distinct zone designation, from sandy Gulf beaches, through intermittent scrub along dune ridges and swales, to maritime forests, and finally to salt-tolerant herbaceous vegetation and limited emergent vegetation along the bay shore. Habitat loss, pollution, and reduced fish and wildlife populations and diversity result when shoreline development is unbroken by conservation areas or very low density buffer zones. Population growth and the increasing popularity of the Florida Panhandle as a residential and recreational destination has intensified competition for limited coastal resources. Across much of the region, government jurisdictions and private landowners have failed to plan for the coexistence of competing shoreline uses and functions. The Pensacola Bay system has been subjected to chronic environmental stress from industrial and domestic discharges, non-point source pollution runoff, and dredge and fill and other direct habitat displacement. Sea grass communities have been profoundly impacted, wetland areas continue to decrease, and riverine and estuarine benthic habitats have been stressed.

The wetlands in Santa Rosa County are regulated by dredge and fill rules of the Department of Environmental Protection and the Army Corps of Engineers. Santa Rosa County has taken steps to further protect floodplains from development using zoning measures. These zoning categories preclude high-density private development, in favor of resource conservation or low intensity public use.

The Goal 10 of the State of Florida Land Development Plan provides for the protection and acquisition of unique natural habitats and natural systems. This goal also includes the restoration of degraded natural systems to a functional condition. Achieving this goal requires the cooperation of the County with other agencies in the identification of unique areas. Substantial areas of floodplain and wetland in the watershed have been acquired

and protected via the Save Our Rivers and Preservation 2000 programs. In particular, the NFWFMD has purchased 53,890 acres of land along the Escambia and Yellow Rivers, in Escribano Point and within the Garcon Point peninsula.

The Florida Natural Areas Inventory (FNAI) provides listings of the presence of endangered species within the County. The inventory was established to aid in the protection of listed species and should be recognized by the County in land use and land acquisition decisions. In addition to this inventory, the Florida Fish and Wildlife Conservation Commission publishes an official list of endangered and potentially endangered fauna and flora in Florida.

The Coastal Management Element of the Santa Rosa County Comprehensive Plan is a plan for development, and where appropriate restricts development activities where such activities would damage or destroy coastal resources, in addition to protecting human life and property from the destruction of natural disasters. The Coastal Planning Area identified for Santa Rosa County encompasses all oceanic and estuarine water bodies and all adjacent lands where development activities would impact their integrity or quality. Several areas of extensive, continuous wildlife habitats exist in the coastal planning area of Santa Rosa County.

Through stringent stormwater management ordinances and sedimentation and runoff controls, urban runoff nonpoint sources of pollution are minimized. Issues of concern include: runoff pollution from older residential and non-residential developments that did not leave natural vegetation adjacent to the shorelines; development of more docks associated with residential development; and the increase of recreational and commercial boating activities associated with increased development. The County is coordinating with the Northwest Florida Water Management District in the implementation of recommendations offered in the *Pensacola Bay System SWIM Plan* that will maintain and improve the water resources of this system. The County has utilized Community Development Block Grant (CDBG) funds to retrofit stormwater facilities in some older neighborhoods, and to upgrade sewer lines to allow residents to convert from septic systems to central sewer. More of these types of projects are anticipated.

The majority of the vacant land in unincorporated Santa Rosa County is located outside of areas that are characterized as environmentally sensitive. A few scattered vacant parcels or platted lots are located in floodplain areas and sensitive areas. In southern Santa Rosa County, especially in the Holley and Navarre area, there are a number of vacant parcels and platted lots located within hydric soil areas or within the Coastal High Hazard Area. On Santa Rosa Island, development of vacant lots must be consistent with federal, state and county regulations for coastal construction and for preservation of beach and dune systems. Development of vacant parcels or platted lots located in areas that are currently considered wetlands, habitats of threatened or endangered species, or Coastal High Hazard Areas, are required to meet Land Development Code regulations relating to the protection of these natural resources. In some newer residential developments conservations areas have been set aside which act to preserve wildlife habitats, sometimes acting in concert with stormwater management facilities.

Development of smaller, vacant parcels may contribute to the reduction of small pockets of wildlife habitats.

The majority of the vacant land in the Garcon Point Protection Area is located in areas that are characterized as potentially environmentally sensitive. A few scattered vacant parcels or platted lots are located in floodplain areas and sensitive areas. Development of vacant parcels or platted lots located in areas that are currently considered wetlands, habitats of threatened or endangered species, or Coastal High Hazard Areas, are required to meet Land Development Code regulations relating to the protection of these natural resources.

At one time, all of Santa Rosa County was open to the easy movement of wildlife requiring large foraging areas. As these vegetated areas have declined with development, wildlife populations have been reduced. Wildlife habitats correspond to vegetated communities. For this reason it is important for the County to identify the wildlife areas that need to be preserved, establish regulations and/or other wildlife conservation and preservation techniques. The availability of wildlife corridors, either as constructed travel routes or preserved natural areas, will permit some reduced level of persistence of adaptable wildlife species. Some of the endangered and threatened animals that can be found in Santa Rosa County are the alligator snapping turtle, Florida bog frog, the Florida black bear and the red-cockaded woodpecker. The endangered and threatened plants in the County include the hairy wild indigo, the dwarf witch-alder and the pineland hoary-pea.

6.12 Development and Redevelopment

Santa Rosa County has long been considered a “bedroom community” of the larger Pensacola metropolitan statistical area. Knowing that residential growth does not sustain a healthy tax base, the County has been very successful at aggressively promoting the area as a good place to bring new and expanding businesses. Santa Rosa County has undergone significant growth in recent years and the prospect for further growth is very good, although some components of the infrastructure to support that growth may lag behind.

The *Future Land Use Element of the Santa Rosa County Comprehensive Plan* is used to evaluate existing development patterns and potential constraints to development in order to determine and describe what development will occur in Santa Rosa County, where this development will be located, and through what mechanisms this will be accomplished over the planning time frame of the *Comprehensive Plan*. The *Future Land Use Element* and its accompanying *Future Land Use Map* provides the blue print and the strategies for managing the County’s future development. These growth management strategies directly pertaining to the *Capital Improvements Element* are implemented through other elements of the *Comprehensive Plan* (i.e., *Transportation Element*, *Infrastructure and Parks and Recreation Elements*).

The *Future Land Use Element* provides an overview of the County in relationship to its natural and built environment and is an overall blueprint for managing growth in the County. The data and analysis describes existing and projected development of Santa Rosa County over the twenty-five year planning time frame (2000-2025). Aside from the location of land uses, the element also, to the extent possible, allocates the amount of land to be utilized for residential and non-residential activities. The *Future Land Use Element* establishes not only the density and intensity of land uses appropriate for planned development, but it also considers factors such as timing, cost, and recent development trends. It defines the direction and intensity of future growth and development and, therefore, impacts many of the other elements of the Comprehensive Plan, including:

- ❑ *Aquifer Recharge Elements* provide for the necessary public facilities and infrastructure to accommodate the existing and future populations. The *Future Land Use Element* provides the current and projected population growth and designates future growth boundaries, which in turn, provides the areas of need for infrastructure. In addition, the *Future Land Use Element* may limit the intensity of development and use of land within areas that allow for natural aquifer recharge, directly affecting the *Natural Groundwater Aquifer Recharge Element*.
- ❑ The *Coastal Management Element* provides for development restrictions along coastal areas where such development may directly damage or destroy the coastal environment. The *Coastal Management Element* further addresses limitations along the coast in order to protect human life and public infrastructure in the event of a natural disaster, such as a hurricane. The *Coastal Management Element* also addresses evacuation routes. The *Future Land Use Element* may limit the intensity and density of development along the coast providing for less human destruction of the natural coastal environment, less expenditure of public funds in areas that may be destroyed by a natural disaster and more efficient evacuation, when necessary.
- ❑ The *Conservation Element* promotes the conservation, protection and use of natural resources, such as rivers, bays, wetlands, estuarine marshes, groundwater, air and similar natural resources. The *Future Land Use Element* may limit the intensity and density of development along and within the natural areas providing for less human destruction of the natural environment.

Development shall be reviewed and land development regulations shall be adopted and applied in such a manner as to prevent the development's impact on the County's resources. Preservation shall require that the resource remain completely undisturbed. In the event that preservation of a resource is judicially found to result in a taking of private property, the County shall proceed to acquire the resource.

Santa Rosa County has adopted a Land Development Code (LDC) that establishes standards, criteria, and permitting requirements for development of land within the unincorporated area of Santa Rosa County. The Land Development Code applies to all new development within the County and is consistent with the adopted Comprehensive Plan.

The existing patterns and trends of development in Santa Rosa County have been used as the basis for determining future development potential. The pattern and mix of existing land uses is indicative of the market forces and natural resource constraints which have shaped existing development and are likely to influence future growth. In addition, existing levels of development have been used to evaluate the adequacy of public facilities and services to serve this development and to identify potential constraints.

Unincorporated Santa Rosa County contains 50,625.15 acres of vacant land, or approximately 8% of its total acreage. The County will analyze the suitability of this vacant land for development, focusing on natural resource constraints. The purpose of this analysis is to identify natural resource constraints and to determine how much of the vacant land is affected.

The majority of the vacant land in unincorporated Santa Rosa County is located outside of areas that are characterized as environmentally sensitive. A few scattered vacant parcels or platted lots are located in floodplain areas and areas that may or may not include habitats of threatened or endangered species. In southern Santa Rosa County, especially in the Holley and Navarre area, there are a number of vacant parcels and platted lots located within hydric soil areas or within the Coastal High Hazard Area. On Santa Rosa Island, development of vacant lots must be consistent with federal, state and county regulations for coastal construction and for preservation of beach and dune systems. Development of vacant parcels or platted lots located in areas that are currently considered wetlands, habitats of threatened or endangered species, or Coastal High Hazard Areas, are required to meet Land Development Code regulations relating to the protection of these natural resources.

Santa Rosa County has an abundance of historical and archaeological resources throughout the entire county. The Florida Master Site File (FMSF) provides an inventory of historic resources located in Santa Rosa County. This inventory, part of a statewide inventory of historic and archaeological resources, is maintained by the Florida Department of State, Division of Historic Resources. As of January 2009 the FMSF contained 1,365 listings of historic resources in Santa Rosa County (municipalities and unincorporated); 669 archaeological sites, 685 standing historic structures and 11 historic cemeteries. The County is in the process of mapping these sites on the Community Planning, Zoning and Development Division GIS map, so that their location can be verified during the development review process.

The goals, objectives and policies established in the *Comprehensive Plan*, in conjunction with revised Land Development Regulations and other implementing mechanisms will alter the distribution of growth so as to ensure that future patterns of land use are tailored to:

- (a) Reduce sprawl, consistent with the Florida Administrative Code
- (b) Improve development efficiency by guiding development to existing growth areas where infrastructure systems are in place and where unit costs for public services and facilities are relatively low

- (c) Protect natural resources by guiding development away from wetlands and other natural resources
- (d) Enhance community character by reinforcing existing development patterns and addressing compatibility issues.

The Future Land Use Map (FLUM) reflects the location and densities of development permitted in the county. A copy of the map can be found in Appendix P. The patterns of development reflect historic development trends where appropriate, constraints based on provision of central sewer and water services, and natural resource constraints, as well as the future development potential of Santa Rosa County based on population projections. Generalized land use categories and densities and intensities of development have been established in the *Comprehensive Plan Goals, Objectives and Policies*.

The allocation of 135,771 acres for conservation use on the FLUM represents land devoted to conservation, recreation and open space purposes at the current time. It is not possible to estimate when or how much land will be acquired in the future for conservation purposes. Conservation land use needs are not forecast because the need is not related to growth in population, rather it results from efforts to protect the land through acquisition.

Several areas of Santa Rosa County could be considered to be in need of some level of revitalization or redevelopment. Specific examples include areas of deteriorated residential structures, including mobile homes that are located in unsafe areas; deteriorated commercial and residential areas; and areas potentially constrained by inadequate infrastructure. Also, several areas of Santa Rosa County could be considered to be in need of redevelopment based on the criteria of inadequate affordable housing. Appropriate responses to such conditions include indirect actions such as monitoring and proactive code enforcement, more direct investments in renovation of buildings and public facilities, or proactive community revitalization and redevelopment. When redevelopment occurs, the opportunity exists to upgrade infrastructure and buildings to standards that meet current building codes and coastal building requirements.

The Future Land Use Map supports and encourages redevelopment by classifying much of the older areas of the county, those most often in need of redevelopment, as either suburban residential or urban mixed use future land use categories. The adopted future land use categories include language that relates to non-conformities in land uses and compatibility issues in mixed land use districts that are intended to support and encourage redevelopment. In addition, even though there is not a targeted redevelopment program, redevelopment needs are addressed in part through housing grants and code enforcement activities.

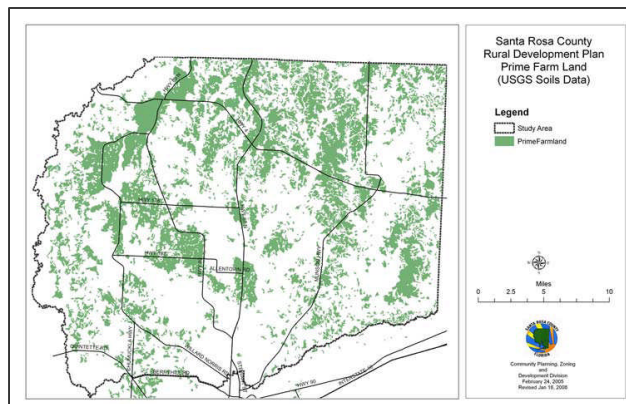
Floodplain areas within Santa Rosa County as defined by the Federal Emergency Management Agency include the 100-year floodplain (Zone AE) and the velocity zone (Zone VE). Much of the development within flood prone areas occurred before the adoption of state and local regulations in the early 1980s. Implementation of the

Comprehensive Plan Goals, Objectives and Policies and enforcement of the Land Development Code will direct new growth away from areas particularly susceptible to flooding from severe storms or hurricanes and will ensure that all redevelopment activities will be consistent with regulations that address flood mitigation.

Agriculture is a significant part of the economy and an important element in the character and culture of the County. Increasing development pressure and continued movement of development into traditionally rural areas is threatening the County's farmlands, military bases, open spaces, rivers and streams, and the northern rural character. This spurred the County to consider the impact of this development on rural lands. The *Santa Rosa County Rural Development Plan* (RDP) was designed to protect the rural character, agricultural viability, and natural resources of northern Santa Rosa County. Some of the recommendations of the *Rural Development Plan* include:

- ❑ Creation of a Rural Protection Zone (RPZ) within which the creation of new communities will be allowed, but urban sprawl will be avoided and development performance standards will be revised to better reflect the rural character of the area
- ❑ Creation of a Transition Zone adjacent to the RPZ within which rezoning will be allowed to facilitate a smooth transition from the urbanized areas to the rural areas
- ❑ Establishment of buffer requirements between new residential subdivisions and agricultural uses
- ❑ Establishment of riparian buffer requirements
- ❑ Use of agricultural and conservation easements to protect agricultural viability and rural character

Of concern in Santa Rosa County is the number of rezonings from agricultural (AG) to a higher density residential zone. As part of the background of this RDP, an analysis was conducted of all the rezonings within the study area. Between 1990 and 2004, there were 72 rezonings granted within the study area, 29 of those taking place since 2000. Seven of the 29 granted since were rezoning to AG. The major rezonings have been granted in areas close to urbanized sections of Santa Rosa County. Although the number of rezonings is not astronomical, there is concern that this trend will only increase, due to the fact that International Paper Company (IP) has begun to divest itself of hundreds of acres



of its timberland. Santa Rosa County estimates that over 24,000 acres of IP holdings are soon to be converted from timberland and sold for development.

Approximately 1,548 acres of coastal area recreation sites are open to the public in unincorporated Santa Rosa County, including county, state, and federal parklands located on the Gulf of Mexico and other estuarine shorelines in the coastal planning area. The *Recreation and Open Space Element of the Santa Rosa County Comprehensive Plan* did not identify any deficiencies in water-dependent recreation sites; however, the County plans to continue pursuing grants and other funding sources to increase public shoreline access through acquisition, conservation easements, or other similar methods.

Experience in Santa Rosa County, as in other neighboring coastal counties, has shown that reducing hurricane evacuation times through limiting population density and construction of more and bigger roadways is unrealistic. The County is restricted by federal lands, geography and topography and by economic constraints from constructing many more evacuation routes. Recommendations to address these situations may include adoption of stronger policies on land use, creation of special treatment overlays in high hazard flood areas, requiring new development to address the additional evacuation needs they create, or instituting new development impact fees aimed at supporting new evacuation routes.

Santa Rosa County

Flood Mitigation Plan

Section Seven

SET GOALS

This section presents mitigation goals and objectives identified to reduce or avoid long-term vulnerabilities to the flood hazard. The Flood Mitigation Task Force developed these goals and objectives through discussions, research, and meetings, and they are based on input from participating stakeholders and the public.

Using information garnered from the *Santa Rosa County Local Mitigation Strategy*, the *County Mitigation Initiatives* (August 2007), the flood risk assessment and review of the *State of Florida Hazard Mitigation Plan* and a review of historical flooding in the county, the Task Force went through a process to identify goals and objectives for this *Flood Mitigation Plan* (FMP). Three goals and eleven objectives were identified by the Task Force through a facilitated exercise working from a catalog of goal statements created through review of other similar plans and Federal Emergency Management Agency (FEMA) guidance. The identified goals set the context for the subsequent review of floodplain management activities and drafting of the Action Plan.

For the purposes of this plan, goals and objectives are defined as summarized below:

- **Goals** are general guidelines that explain what is to be achieved. They are usually broad-based, policy-type statements, long-term, and represent global visions. Goals help define the benefits that the plan is trying to achieve. The success of the FMP, once implemented, should be measured by the degree to which its goals have been met (that is, by the actual benefits in terms of hazard mitigation that occurs on the ground).
- **Objectives** are defined as short-term aims which, when combined, form a strategy or course of action to meet a goal. Unlike goals, objectives are specific and measurable.

Goal 1. Protect people from the safety and health hazards caused by flooding.

Objective 1.1 Ensure that residents are given adequate notification and warning of floods and hurricanes.

Objective 1.2 Provide appropriate assistance before, during and after major flooding events.

Objective 1.3 Provide appropriate education and information regarding flooding to various groups through appropriate and pre-established channels.

Goal 2. Protect public and private property from damage by floods.

- Objective 2.1 Implement effective procedures and processes that advance local government jurisdictions' and the public's ability to accomplish mitigation activities in Santa Rosa County.
- Objective 2.2 Reduce or eliminate flooding hazards identified to at risk locations, including repetitive loss areas and critical facilities, in the County and its municipalities.
- Objective 2.3 Ensure that new development reduces the possibility of property damage from flooding by retaining and managing stormwater, and building to safe elevations.
- Objective 2.4 Reduce flooding hazard through strategic planning and implementations, including updating the *Flood Mitigation Plan* as necessary.
- Objective 2.5 Assist property owners, residents, businesses, non-profits and others in understanding and knowing of their eligibility for grants, loans and services that may help to mitigate hazards that directly affect their interests.

Goal 3. Improve the quality of life in Santa Rosa County by maintaining, enhancing, and restoring the natural environment's capacity to deal with the impacts of flooding.

- Objective 3.1 Protect by regulation, acquisition and/or restoration, existing natural areas, particularly in the floodplain.
- Objective 3.2 Ensure preservation of open space.
- Objective 3.3 Minimize destructive erosion.

Santa Rosa County

Flood Mitigation Plan

Section Eight

REVIEW OF POSSIBLE ACTIVITIES

The Flood Mitigation Plan Task Force considered a number of different floodplain management and hazard mitigation activities. They were organized under six primary categories:

1. Preventative:

These activities are intended to prevent problems from getting worse. The use and development of floodprone areas is limited thorough planning, land acquisition, or regulation. Building, zoning, planning, and/or enforcement offices usually administer them.

- Pursue appropriate grants to enhance flood mitigation, including one or more of the following:
 - Flood Mitigation Assistance Grant
 - Hazard Mitigation Grant
 - Pre-Disaster Mitigation Grant
 - Repetitive Flood Claims
 - Severe Repetitive Loss

There are no known changes being considered to this policy.

- Review County Code of Ordinances to strengthen maintenance requirements of private stormwater management facilities.
- Update Flood Insurance Rate Maps (FIRMs) to include elevations in all Special Flood Hazard Areas.
- Continue County's periodic inspection program of stormwater control structures to ensure the proper functioning of such structures. This program should continue to be implemented as it currently is.
- Continue practice of correcting localized drainage problems so that LOS standards are maintained. There are no changes planned in the current approach.

- Consider the relocation, mitigating or replacement of infrastructure currently present within the Coastal High Hazard Area where state funding is anticipated to be needed, as identified in the *Local Mitigation Strategy Priority List*.
- Maintain the County's strong regulatory flood prevention standards, including:
 - Utilization of 100-year design storm for development
 - Closed basin design
 - Lot grading plan
 - Freeboard in all SFHAs
 - Coastal A Zone Requirements – 200' of mht

The Floodplain Manager will be responsible to identify any proposed ordinance that could weaken the County's strong standards and to coordinate with other County staff as needed to follow up as needed. This responsibility will be ongoing.

- Incorporate into the County's review processes for infrastructure planning an assessment of the appropriateness of public capital improvements in coastal high hazard areas as identified in the Coastal Management Element of the Comprehensive Plan. (EAR Policy 10.1.B.2)
- Maintain the County's practice of denying development permits for projects that do not meet the design criteria for correcting existing deficiencies, or do not meet future drainage requirements (EAR). This has been a successful practice and should be continued in the same manner.
- Continue to require that installation of stormwater management facilities made necessary by new development is the responsibility of the developer. There are no changes planned in the current approach. This activity is ongoing.
- Evaluate *the Flood Mitigation Plan*, particularly the Action Plan, annually.
- Include separate updating of the *Flood Mitigation Plan* in the *Local Hazard Mitigation Strategy* 5-year updates. This *Flood Mitigation Plan* is included as an appendix to the *Local Hazard Mitigation Strategy*.
- Consider acquisition of natural areas for parks or open space.
- Zone all County parks to assure perpetual preservation of open space.
- Require designation of open space property for all major development.

- Support efforts of the Institute of Food and Agricultural Services (IFAS/County Cooperative Extension Service) and the Natural Resources Conservation Services (NRCS) relating to reduction and mitigation of flood hazards to crops and silvicultural operations. The County should continue this current policy as in the past.

2. Property Protection

These activities include those undertaken by property owners, on a building-by-building or parcel basis.

- Research including base flood finished floor elevations on Certificates of Occupancy, for implementation within one year if possible
- Continue to prioritize the reduction of repetitive loss properties through various means of mitigation, update repetitive loss forms and remove properties from the Repetitive Loss List. This is an ongoing activity that will continue as a top priority of the County's Floodplain Manager, the results of which will be reported annually to the Local Mitigation Strategy Task Force.
- Continue active participation in the Severe Repetitive Loss Grant program. This is an ongoing activity and no changes to this policy are planned at this time.
- Include notification of grants, loans and service availability in all County publications, seminars and websites that address flood mitigation.

3. Natural Resource Protection

These activities preserve or restore natural areas or the natural functions of floodplain and watershed areas. Parks, recreation, or conservation agencies or organizations usually implement them.

- There are no plans for changes to the County's policy to encourage designation, protection and maintenance of wetlands.
- Maintain and enforce designation of Coastal Barrier Resources Act (CBRA) property. This is an ongoing activity and no changes to this policy are planned.
- Consider expansion of the County's properties that are designated natural and beneficial areas.

- Maintain strong enforcement of Northwest Florida Water Management District regulations pertaining to floodplain management. The County should continue this current policy as is.
- Encourage individual property owners to pursue percolation-oriented drainage improvements using best management practices through outreach and education. Drainage that seeps into the soil, rather than being directed out to the ocean, provides multiple benefits. Not only does it mitigate flooding, but it also recharges the aquifer, enhances water quality, and reduces erosion.
- Implement strict enforcement of best management practices for reducing erosion during development activity. This is current County policy and should continue as is.

4. Emergency Services

These activities include measures taken during an emergency to minimize its impact. These measures are the responsibility of city or county emergency management staff and the owners or operators of major or critical facilities.

- Assign an individual to continually update information pertaining to hurricane and flood warnings. This update responsibility will include, but not be limited to, the following media:
 - County website
 - Email advisements
 - Television Government Access Channel
 - Reverse 911 telephone system
 - e-breaking news
 - Public Service Announcements through local media (radio, newspapers, etc.)
- Ensure adherence to the County's Emergency Procedures Manual, particularly in the event of evacuation orders. Key components of the procedures should be reviewed before June 1st of each year.
- Provide free sand and sandbags to residents prior to impending floods. There are no plans to change this practice.
- Immediately prior to, during and after a hurricane or flood event, post pertinent information concerning major points of interest, such as bridge and road closures, evacuation orders, emergency shelter locations and electrical outages, utilizing the following media:
 - County website
 - Email advisements

- Television Government Access Channel
 - Electronic message boards
 - Reverse 911 telephone system
 - e-breaking news
 - Public Service Announcements through local media
 - Brochure handouts at PODs
 - Department of Health Emergency Health Inoculations
-
- Ensure optimal staffing of emergency management personnel to receive and respond to emergency events. This practice will continue as in the past, in accordance with Incident Command System (ICS) standards.
 - Integrate response to flooded homes with appropriate response organizations (Red Cross, Baptist Association, etc.).
 - Assist with establishment of Disaster Recovery Center (DRC).
 - Identify all critical facilities located within SFHAs and make contingency plans for each, in the event of flooding.
 - Ensure that all public buildings that serve first response and critical emergency/public needs, including record/data collection and communication centers/infrastructure, are located outside of flood zones or floodprone areas.

5. Structural Projects

These activities keep floodwaters away from an area with a levee, reservoir, or other flood control measure. They are usually designed by engineers and managed or maintained by public works staff.

- Implement the following structural drainage projects previously identified in the Unincorporated County Mitigation Initiatives (August 2007). See Appendix I for details of each project:
 - #2 Orion Lake Stormwater Improvement
 - Greenbriar Subdivision Stormwater Improvement
 - Harrison Ave. Stormwater Improvement
 - Villa Venyce Flooding
 - Ramblewood Flooding/Stormwater
 - Sabertooth Circle Stormwater
 - Ganges Trail/Madura Trail Flooding
- Prioritize addressing of flooding issues in repetitive loss areas and implement capital projects to mitigate flooding. Drainage issues should continue to be given top priority

in the capital improvement program, particularly in repetitive loss areas. To supplement funding, the County must continue to be proactive in obtaining funding for this program. The following sources are recommended:

- Community Development Block Program
 - Community Redevelopment Agency
 - Flood Mitigation Assistance Grant
 - Hazard Mitigation Grant Program
- Provide for the flood proofing of the City of Milton's Glover Lane Lift Station by raising the tops of the existing structures, control panels and standby generator.
- Implement capital project in the City of Gulf Breeze to control flooding that occurs on Nightingale Lane, near its intersection with Fairpoint Drive. The project will consist of underground drainage, stormwater treatment, and a stormwater pump system.

6. Public Information

These activities advise property owners, potential property owners, and visitors about the hazards, ways to protect people and property from the hazards, and the natural and beneficial functions of local floodplains. A public information office usually implements them.

- Ensure that citizens know how to contact FEMA post-flood. The Floodplain Manager will continue this practice.
- Provide knowledgeable staff to assist citizens before, during and after a flood event to help them understand their repair/rebuilding/flooding/mitigation options. There are no plans for changes to this procedure.
- Assure annual distribution of *Santa Rosa County Disaster Guide*. There are no plans to change this practice
- Post the *Santa Rosa County Disaster Guide* on the County website in a location that is easily accessed by the community.
- Implement the County's *Public Information Outreach Strategy*, a copy of which can be found in Appendix Q.
- The County should continue its current policy of conducting a public outreach campaign (chambers, civic groups, etc.).

- Work with County Housing Program to provide education to homebuyers regarding flood information.

Santa Rosa County

Flood Mitigation Plan

Section Nine

ACTION PLAN

All of the following activities are recommended by the Flood Mitigation Task Force. Realizing the need to expend time and resources strategically, the activities have been ranked, based upon the following criteria:

- 1. Overall effectiveness to mitigate flooding**
- 2. Feasibility and affordability**
- 3. Reduction of repetitive losses**
- 4. Urgency of need**

Furthermore it should be noted that due to the diversity of the below list, the rankings are subject to being changed based upon urgency of need due to current events and funding.

Based on research and the assessment of the flood hazard, and the fact that there are no repetitive loss properties in the Town of Jay, it was determined that no flood mitigation action is necessary in the Town of Jay at this time.

1. Maintain the County's strong regulatory flood prevention standards, including:
 - Utilization of 100-year design storm for development
 - Closed basin design
 - Lot grading plan
 - Freeboard in all SFHAs
 - Coastal A Zone Requirements – 200' of mht

Action: The Floodplain Manager will be responsible to identify any proposed ordinance that could weaken the County's current strong standards and to coordinate with other County staff as needed to follow up as needed. This responsibility will be ongoing.

Budget: Staff time (operating funds)

Flood mitigation goal and objective achieved: Goal 2, Objective 2.3

2. Prioritize addressing of flooding issues in repetitive loss areas and implement capital projects to mitigate flooding. Drainage issues should continue to be prioritized in the capital improvement program, particularly in repetitive loss areas. To supplement funding, the County must continue to be proactive in obtaining funding for this program. The following sources are recommended:
 - Community Development Block Program

- Flood Mitigation Assistance Grant
- Hazard Mitigation Grant Program

Action: The Assistant Director of Public Works will coordinate with the Floodplain Manager to determine those areas for which capital drainage improvements would be most beneficial and cost effective. This activity will be ongoing. The Assistant Director of Public Works will report on the progress annually at the August meeting of the Local Mitigation Strategy Task Force. Thereafter, projects can be incorporated into the LMS as appropriate.

Budget: Staff time (operating funds); funding for the capital improvement projects that are developed may be obtained utilizing Road and Bridge Funds or Electric Franchise Fee Drainage Reserves (if available) in addition to the grants sources listed above. Matching funds, if required, will need to be budgeted in General or Electric Franchise Fee Drainage Fund.

Flood mitigation goal and objective achieved: Goal 2, Objective 2.2

3. Implement County's Public Information Outreach Strategy.

Action: The Floodplain Manager shall be responsible to implement the County's Public Information Outreach Strategy and to report on its annual evaluation and revisions by October 1 of each year.

Budget: Staff time and operations funding

Flood mitigation goal and objective achieved: Goal 1, Objective 1.3

4. Pursue appropriate grants to enhance flood mitigation, including one or more of the following:

- Flood Mitigation Assistance Grant
- Hazard Mitigation Grant
- Pre-Disaster Mitigation Grant
- Repetitive Flood claims
- Severe Repetitive Loss

Action: The Special Projects and Grants Coordinator will follow up annually on this responsibility and provide annual progress report to the Local Mitigation Strategy Task Force in August of each year.

Budget: Staff time (operating funds) Matching funds, if required, will need to be budgeted in General or Electric Franchise Fee Drainage Fund or will be assumed by the homeowner if agreed.

Flood mitigation goal and objective achieved: Goal 2, Objective 2.5

5. Implement the following structural drainage projects previously identified in the Unincorporated County Mitigation Initiatives (August 2007):
- Orion Lake Stormwater Improvement
 - Greenbriar Subdivision Stormwater Improvement
 - Harrison Ave Stormwater Improvement
 - Villa Venyce Flooding
 - Ramblewood Flooding/Stormwater
 - Sabertooth Circle Stormwater
 - Ganges Trail/Madura Trail Flooding

Action: County Engineering Staff will coordinate the permitting, bidding and construction of all of these projects in accordance with applicable grant requirements. This activity shall be completed by August 2012.

Budget: Staff time (operating funds); grant funding and project matching funds have already been identified and budgeted for these projects.

Flood mitigation goal and objective achieved: Goal 2, Objective 2.2

6. Implement capital flood mitigation improvement projects in the following repetitive loss areas:
- Polynesian Isles
 - Villa Venyce

Action: County Engineering Staff will evaluate potential mitigation alternatives and determine the most appropriate projects. Grants Coordinator will investigate potential sources of grant funding and apply as deemed appropriate. This activity shall be completed by August 2014.

Budget: Staff time (operating funds); grant funding and project matching funds for these projects will be budgeted as projects become more clearly defined.

Flood mitigation goal and objective achieved: Goal 2, Objective 2.2

7. Provide for the flood proofing of the City of Milton's Glover Lane Lift Station by raising the tops of the existing structures, control panels and standby generator.

Action: City of Milton Engineering Staff will coordinate as needed to provide the required flood proofing of this critical facility. This activity shall be completed by September 2011.

Budget: Staff time (operating funds); funding of this project, estimated to cost \$80,000, will be from one or more of the following sources: grant fund, utility fund and general fund.

Flood mitigation goal and objective achieved: Goal 2, Objective 2.2

8. Implement capital project in the City of Gulf Breeze to control flooding that occurs on Nightingale Lane, near its intersection with Fairpoint Dr. The project will consist of underground drainage, stormwater treatment, and a stormwater pump system.

Action: City of Gulf Breeze Engineering Staff will coordinate the design and construction of this project. This activity shall be completed by September 2011.

Budget: Staff time (operating funds); funding of this project, will be from one or more of the following sources: grant fund, utility fund and general fund.

Flood mitigation goal and objective achieved: Goal 2, Objective 2.2

9. Provide knowledgeable staff to assist citizens before, during and after an event to understand their repair/rebuilding/flooding/mitigation options.

Action: The Floodplain Manager shall coordinate with the Building Official to provide this assistance as needed.

Budget: Staff time (operating funds)

Flood mitigation goal and objective achieved: Goal 1, Objective 1.2

10. Update Flood Insurance Rate Maps (FIRMs) to include elevations in all Special Flood Hazard Areas.

Action: The Floodplain Manager will coordinate with NFWFMD to implement this activity as funding becomes available.

Budget: Staff time (operating funds)

Flood mitigation goal and objective achieved: Goal 2, Objective 2.1

11. Identify all critical facilities located within Special Flood Hazard Areas (SFHAs) and make contingency plans for those facilities under the responsibility of the county and continue to work with other agencies to assist with their contingency plans, in the event of flooding.

Action: The Emergency Management Planning Chief will be responsible to identify all critical facilities located within the SHFAs and to make the recommended contingency plans by August 2011. A preliminary report will be presented to the Local Mitigation Strategy in its August 2010 meeting.

Budget: Staff time (operating funds)

Flood mitigation goal and objective achieved: Goal 2, Objective 2.2

12. The Emergency Management Director will implement the Post-disaster Mitigation Policy and Procedures outlined in Appendix R.

Action: The Emergency Management Director will coordinate with the other members of the specified teams to implement the Post-Disaster Mitigation Policy and Procedures.

Budget: Staff time (operations funds)

Flood mitigation goal and objective achieved: Goal 1, Objective 1.2

13. The Emergency Management Plans Chief shall ensure that immediately prior to, during and after a hurricane or flood event, pertinent information will be posted concerning major points of interest, such as bridge and road closures, evacuation orders, emergency shelter locations and electrical outages, utilizing the following media:

- County website
- Email advisements
- Television Government Access Channel
- Electronic message boards
- Reverse 911 telephone system
- e-breaking news
- Public Service Announcements through local media
- Brochure handouts at PODs

Action: The standard operating procedure written for the emergency information dissemination shall include the items listed above. The procedures will be written by May 2010.

Budget: Staff time (operating funds)

Flood mitigation goal and objective achieved: Goal 1, Objective 1.2

14. The Emergency Management Director shall ensure optimal staffing of emergency management personnel to receive and respond to emergency events.

Action: No less than 24 hours prior to an anticipated hurricane or flooding event, a review of personnel assignments will be made to assure adequate staffing, in accordance with Incident Command System (ICS) standards. Following each event, an assessment will be made to determine whether or not there was adequate staffing and adjustments for future planning will be made accordingly.

Budget: Staff time (operating funds)

Flood mitigation goal and objective achieved: Goal 1, Objective 1.2

15. Continue to prioritize reduction of repetitive loss properties through various means of mitigation, updating repetitive loss forms and removing properties from Repetitive Loss List.

Action: The Floodplain Manager will be responsible for the reduction of properties from the Repetitive Loss List and shall report on annual progress made each year at the August meeting of the Local Mitigation Strategy Task Force. Thereafter, information can be incorporated into the LMS as appropriate.

Budget: Staff time (operating funds)

Flood mitigation goal and objective achieved: Goal 2, Objective 2.2

16. Work with County Housing Program to provide education to home buyers regarding flood information.

Action: The Floodplain Manager will follow up annually on this responsibility by October 1 of each year.

Budget: Staff time (operating funds)

Flood mitigation goal and objective achieved: Goal 1, Objective 1.3

17. Continue to require that installation of stormwater management facilities made necessary by new development is the responsibility of the developer.

Action: The Director of Planning and Zoning will be responsible for the continued implementation of this activity. This activity is ongoing.

Budget: Staff time (operating funds)

Flood mitigation goal and objective achieved: Goal 2, Objective 2.3

18. Consider the relocation, mitigating or replacement of infrastructure currently present within the Coastal High Hazard Area where state funding is anticipated to be needed, as identified in the Local Mitigation Strategy Priority List.

Action: The Floodplain Manager will coordinate with the Special Projects and Grants Coordinator to identify the state funding requirements and to make contingency plans by August 2010.

Budget: Staff time (operating funds)

Flood mitigation goal and objective achieved: Goal 2, Objective 2.2

19. Integrate response to flooded homes with appropriate response organizations (Red Cross, Baptist Association, etc).

Action: The Emergency Management Plans Chief shall contact appropriate response organizations at least 24 hours prior to anticipated hurricane or flooding event. During or immediately following the event, contact with these organizations will be made again to ensure integration of response.

Budget: Staff time (operating funds)

Flood mitigation goal and objective achieved: Goal 1, Objective 1.2

20. Continue active participation in the Severe Repetitive Loss Grant program.

Action: The Special Projects and Grants Coordinator will be responsible to for this activity. This responsibility is ongoing.

Budget: Staff time (operating funds)

Flood mitigation goal and objective achieved: Goal 2, Objective 2.1

21. Assist with establishment of Disaster Recovery Center (DRC).

Action: The Emergency Management Director shall coordinate with the County Administrator, with other County departments and with other appropriate agencies to assist in the establishment of a Disaster Recovery Center.

Budget: Staff time (operating funds)

Flood mitigation goal and objective achieved: Goal 1, Objective 1.2

22. Ensure citizens know how to contact FEMA post flood.

Action: The Floodplain Manager shall ensure that the literature and announcements included in the County's public information outreach includes information concerning how citizens can contact FEMA post flood. This activity is ongoing.

Budget: Staff time (operating funds)

Flood mitigation goal and objective achieved: Goal 1, Objective 1.3

23. Include notification of grants, loans and service availability in all County publications, seminars and websites that address flood mitigation.

Action: The Special Projects and Grants Coordinator will coordinate with Floodplain Manager to implement this activity. Initial implementation will be accomplished by March 2010 and subsequent implementation will be ongoing.

Budget: Staff time (operating funds)

Flood mitigation goal and objective achieved: Goal 2, Objective 2.5

24. Maintain and enforce designation of Coastal Barrier Resources Act (CBRA) property.

Action: The Floodplain Manager will coordinate with the Planning and Zoning Director to implement this item. This responsibility will be ongoing.

Budget: Staff time (operating funds)

Flood mitigation goal and objective achieved: Goal 2, Objective 2.3

25. Maintain strong working relationship with all state and federal agencies including Northwest Florida Water Management District in an effort to ensure that our regulations pertaining to floodplain management are equal to or are greater than their regulations.

Action: The Director of Planning and Zoning will coordinate with the Floodplain Manager to implement this item. This activity is ongoing.

Budget: Staff time (operating funds)

Flood mitigation goal and objective achieved: Goal 2, Objective 2.1

26. Implement strict enforcement of best management practices for reducing erosion during development activity.

Action: The Code Compliance Director will be responsible to implement this activity. An accounting of enforcement of this activity will be included in each annual evaluation.

Budget: Staff time (operating funds)

Flood mitigation goal and objective achieved: Goal 3, Objective 3.3

27. Assist citizens with Letter of Map Amendment and Letter of Map Revision Paperwork (NEW).

Action: The floodplain Manager will be responsible for advising and assisting citizens/interested parties with filling out the FEMA paperwork correctly and obtaining the appropriate documentation to apply for a Letter of Map Amendment or a Letter of Map Revision. The responsibility will be ongoing.

Budget: Staff time (operating funds)

Flood mitigation goal and objective achieved: Goal 2, Objective 2.5

28. Encourage individual property owners to pursue percolation-oriented drainage improvements using best management practices through outreach and education. Drainage that seeps into the soil, rather than being directed out to the open water, provides multiple benefits. Not only does it mitigate flooding, but it also recharges the aquifer, enhances water quality, and reduces erosion.

Action: The Floodplain Manager will include recommendations pertaining to percolation-oriented drainage in some of the outreach and education. This activity will be ongoing.

Budget: Staff time (operating funds)

Flood mitigation goal and objective achieved: Goal 2, Objective 2.5

29. Review County Code of Ordinances to strengthen maintenance requirements of private stormwater management facilities.

Action: The Public Works Department will coordinate with the Building Official, Code Enforcement Division and others to make code revisions that would improve private stormwater management facilities attenuation. This task shall be completed by December 2010.

Budget: Staff time (operating funds)

Flood mitigation goal and objective achieved: Goal 2, Objective 2.1

30. Consider acquisition of natural areas for parks or open space.

Action: The Director of Planning and Zoning will coordinate with the Director of Parks to implement this item. An evaluation will be included in each year's annual Flood Mitigation Plan evaluation.

Budget: Staff time (operating funds); should acquisition be recommended, funding could be budgeted from General Fund and/or grant funds.

Flood mitigation goal achieved: Goal 3, Objective 3.1

31. Require designation of open space property for all major development.

Action: The Director of Planning and Zoning will be responsible to implement this activity. This activity will be completed by August 2011.

Budget: Staff time (operating funds)

Flood mitigation goal and objective achieved: Goal 3, Objective 3.2

32. The Emergency Management Director shall ensure adherence to the County's Comprehensive Emergency Management Plan, particularly in the event of evacuation orders.

Action: Before June 1 of each year, a meeting with key emergency management personnel will be held, at which time key components of the County's Comprehensive Emergency Management Plan will be reviewed.

Budget: Staff time (operating funds)

Flood mitigation goal and objective achieved: Goal 2, Objective 2.4

33. The Assistant Public Works Director shall provide free sand and sandbags to residents prior to impending floods.

Action: Prior to June 1 of each year, public works will ensure that at least 10,000 empty sand bags will be available in stock. Sand will be delivered at appropriate locations prior to every anticipated major flooding event.

Budget: Staff time and operating materials and supply funding (operating funds)

Flood mitigation goal and objective achieved: Goal 1, Objective 1.1

34. Continue County's periodic inspection program of county maintained stormwater control structures to ensure the proper functioning of such structures.

Action: The Assistant Director of Public Works will assure that this program is implemented and shall submit records each year to the Local Mitigation Strategy Task Force in August of each year.

Budget: Staff time (operating funds)

Flood mitigation goal and objective achieved: Goal 2, Objective 2.1

35. Ensure that all public buildings that serve first response and critical emergency/public needs, including record/data collection and communication centers/infrastructure, are located outside of flood zones or flood-prone areas.

Action: The Emergency Management Planning Chief will be responsible for this activity by June 1, 2010 and will continue to implement it in subsequent years.

Budget: Staff time (operating funds)

Flood mitigation goal and objective achieved: Goal 2, Objective 2.2

36. Continue practice of correcting localized drainage problems so that the best possible drainage standards are maintained.

Action: The Public Works Department will continue efforts to maintain, replace, and upgrade drainage features to minimize or eliminate localized drainage problems. The Assistant Director of Public Works shall submit records in August of each year to the Local Mitigation Strategy Task Force outlining the previous year's accomplishments.

Budget: Staff time (operating funds and road and bridge drainage funds)

Flood mitigation goal and objective achieved: Goal 2, Objective 2.2

37. Include separate updating of the *Flood Mitigation Plan* in the *Local Mitigation Strategy* 5-year updates.

Action: The Special Projects and Grants Coordinator will be responsible to ensure that the *Flood Mitigation Plan* is updated separately from the Local Mitigation Strategy every 5 years. This responsibility will be completed by November 2014.

Budget: Staff time (operating funds)

Flood mitigation goal and objective achieved: Goal 2, Objective 2.4

38. Incorporate into the County's review processes for infrastructure planning an assessment of the appropriateness of public capital improvements in coastal high hazard areas as identified in the Coastal Management Element of the Comprehensive Plan. (EAR Policy 10.1.B.2)

Action: As part of the plan review process for infrastructure improvement projects, Planning & Zoning, in coordination with the Engineering Department and Public Works Departments, will make assessments as to the appropriateness of expending public funds for projects located within the Coastal High Hazard Area and which will be highly susceptible to damage from natural disasters. Recommendations will be brought forth based on each assessment.

Budget: Staff time (operating funds)

Flood mitigation goal and objective achieved: Goal 2m Objective 2.1

39. Evaluate the Flood Mitigation Plan, and particularly the Action Plan, annually.

Action: The Special Projects and Grants Coordinator will be responsible to prepare an evaluation of the Flood Mitigation Plan, including the Public Information Outreach Strategy, for every annual August meeting of the Local Mitigation Task Force. This responsibility will be ongoing.

Budget: Staff time (operating funds)

Flood mitigation goal and objective achieved: Goal 2, Objective 2.4

40. Consider expansion of the County's properties that are designated natural and beneficial areas.

Action: The Floodplain Manager will coordinate with the Director of Planning and Zoning to implement this item. Recommendations will be presented to the Local Mitigation Strategy in its August 2010 meeting.

Budget: Staff time (operating funds)

Flood mitigation goal and objective achieved: Goal 3, Objective 3.1

41. Encourage designation, protection and maintenance of wetlands as identified in the Comprehensive Plan and Land Development Code.

Action: The Floodplain Manager will coordinate with the Planning and Zoning Director to implement this item. This responsibility will be ongoing.

Budget: Staff time (operating funds)

Flood mitigation goal and objective achieved: Goal 3, Objective 3.1

42. Support efforts of the Institute of Food and Agricultural Services (IFAS/County Cooperative Extension Service) and the Natural Resources Conservation Services (NRCS) as it relates to reduction and mitigation of flood hazards to crops and silvicultural operations.

Action: Blackwater Soil and Water Conservation District Staff will coordinate with IFAS and NRCS to identify problem areas and work with private landowners/land users to pursue funding through the appropriate federal cost share programs, including one or more of the following:

- 1) Environmental Quality Incentive Program (EQIP)
- 2) Emergency Conservation Program (ECP)
- 3) Emergency Watershed Protection Program (EWPP)
- 4) Emergency Watershed Protection Program – Flood Plain Management

This task shall be ongoing.

Blackwater Soil and Water Conservation District will coordinate with NRCS to update the Santa Rosa County Soil Survey. Problem areas will be identified for further investigation and/or possible remapping. Information from the Santa Rosa County Soil Survey update will be made available to the public by Blackwater SWCD on hard copy disk or by internet access at the NRCS Web Soil Survey.

Recommendations will be presented to NRCS Soil Survey Team in June 2010. Soil Survey Update will be approved by Blackwater SWCD upon completion.

Budget: Staff time (operating funds)

Flood mitigation goal and objective achieved: Goal 3, Objective 3.1

43. Investigate the feasibility of including base flood finished floor elevations on Certificates of Occupancy.

Action: The Floodplain Manager will coordinate with the Building Official to investigate this option. This task shall be implemented by December 2010.

Budget: Staff time (operating funds)

Flood mitigation goal and objective achieved: Goal 2, Objective 2.3

44. Continue County participation in, and compliance with the National Flood Insurance Program (NFIP) and the Community Rating System (CRS). Seek CRS classification improvements within capabilities of County programs, including adoption and administration of FEMA-approved ordinances and flood insurance rate maps (FIRMs).

Action: Floodplain Manager will be responsible to assure that the County continues its participation in and compliance with the NFIP and the CRS Programs, including assuring its efforts to improve the CRS classification.

Budget: Staff time (operating funds)

Flood mitigation goal and objective achieved: Goal 2, Objective 2.4

Santa Rosa County

Flood Mitigation Plan

Section Ten

ADOPTION OF THE PLAN

The Santa Rosa County Commission adopted the *Flood Mitigation Plan* on February 10, 2011, renewing its dedication to the safety and well-being of the citizens and businesses of Santa Rosa County. Exhibit 9 includes a copy of the resolution to adopt the Plan.

Santa Rosa County

Flood Mitigation Plan

Section Eleven

IMPLEMENTATION, EVALUATION AND REVISION

In an effort to ensure that there is a continuing and responsive planning process, the following procedure is included in the *Santa Rosa County Flood Mitigation Plan* (FMP):

The Flood Mitigation Plan Task Force responsible for the development of this plan shall meet annually in the month of August. Prior to the meeting, the Floodplain Manager and Grants and Special Projects Coordinator will be jointly responsible to prepare a draft Flood Mitigation Plan Evaluation Report that will be presented at the annual August meeting. The Task Force will review and discuss the report, after which it may be revised before the Task Force approves it. The report shall include:

- A review of the original plan
- A review of any floods that occurred during the previous calendar year
- A review of the action items in the original plan, including how much was accomplished during the previous year
- A discussion of why any action items were not completed or why implementation is behind schedule
- Recommendations for new projects or revised action items. Such recommendations shall be subject to approval by the County Commission as amendments to the adopted plan

Following adoption of the annual FMP Evaluation Report, it will be submitted to the Local Mitigation Strategy (LMS) Task Force for approval and submittal to the County Commission as part of the LMS annual update to the commissioners no later than the second meeting date in September, as well as released to the media and made available to the public. Should the Commission adopt any recommended plan revision(s), the plan will be updated accordingly.

The Floodplain Manager and Grants Coordinator will be jointly responsible in assuring that the Flood Mitigation Plan Task Force continues to be comprised of key staff members, community residents and stakeholder representatives.

Appendix A

Flood Mitigation Questionnaire



Public Hazard Mitigation Questionnaire

Santa Rosa County is undergoing two exciting efforts related to mitigation planning. The first is the development of the county's first ever stand alone flood mitigation plan and the second is a comprehensive update to the county's Local Mitigation Strategy (LMS) multi-hazard plan. Both plans are intended to assess natural hazard risks to our community and identify ways to minimize and manage those risks. In order to identify and plan for future natural disasters, we need assistance from the residents of Santa Rosa County. This questionnaire provides an opportunity for you to share your opinions and participate in the mitigation planning process. The information you provide will help us better understand your hazard concerns and can lead to mitigation activities that reduce the risk of injury or property damage in the future.

This survey consists of 20 questions and will take approximately 10 minutes to complete.

1. How long have you lived in Santa Rosa County?

- ☐ Less than 1 year
- ☐ 1 to 5 years
- ☐ 6 to 9 years
- ☐ 10 to 19 years
- ☐ 20 years or more

2. Are you responding on behalf of a residential or commercial property?

- ☐ Residential
- ☐ Commercial

3. Do you own or rent your place of residence/business?

- ☐ Own
- ☐ Rent

4. What is the street address of your residence/business?

5. What is the zip code of your residence/business? _____ (REQUIRED)

If you would like to be contacted regarding the county's mitigation efforts, please provide your name and telephone number (OPTIONAL):

_____ (850) _____ - _____
Last, First Phone

FLOOD HAZARD INFORMATION

6. To the best of your knowledge, is your property located in a designated floodplain?

___ Yes
___ No

7. Do you have flood insurance?

___ Yes
___ No

8. Do you or have you had problems getting homeowners insurance due to the cost of insurance, location of your property, age of your home, or any other reason?

___ Yes
___ No

9. Are you aware of any areas on your property or in your neighborhood that have experienced flooding? Description such as date of flood, area of flooding (yard, building), depth of flooding (1 foot, 2 feet, etc) would be helpful.

10. Please describe any past flooding damage to your property (please include damage estimate if known).

11. Is your property about the same, less or more prone to flooding now than it was 5 years ago?

___ More
___ Less
___ About the same

What do you feel are the possible reasons for any change?

NATURAL HAZARD INFORMATION

12. In the past 10 years, which of the following types of natural hazard events have you or someone in your household experienced within Santa Rosa County and how concerned are you about the following natural hazards impacting Santa Rosa County?
(Please place check mark or X in all that apply)

Natural Hazard	Have Experienced		Not Concerned	Somewhat Concerned	Very Concerned	Extremely Concerned
	YES	NO				
<i>EXAMPLE - HURRICANE</i>	✓			✓		
Drought						
Erosion – Stream Bed/Coastal						
Flooding – Property						
Flooding – Basement						
Flooding – First Floor						
Flooding – Street						
Hurricane/Tropical Storm						
Severe Storms (wind, lightening, hail)						
Severe Winter Storm						
Tornado						
Excessive Temperatures						
Groundwater Contamination						
Expansive Soils (due to ground swelling)						
Landslide						
Groundwater seepage						
Sink Holes						
Wildfires						
Other _____						

13. Please rank how prepared you feel your household is for impacts of natural hazard events likely to occur within Santa Rosa County.

- _____ 1 Not prepared
- _____ 2 Slightly prepared
- _____ 3 Somewhat prepared
- _____ 4 Significantly prepared
- _____ 5 Most Prepared

14. Why do you feel prepared? **(Please check all that apply)**

- _____ Emergency preparedness information from a government source (e.g., federal, state, or local emergency management)
- _____ Locally provided news or other media information
- _____ Schools and other academic institutions
- _____ Attended meetings that have dealt with disaster preparedness
- _____ Past experiences with natural hazards
- _____ Other _____ (please specify)

15. Have you taken any actions to make your home, business or neighborhood more resistant to natural hazards?

_____ Yes
_____ No

16. Are you interested in making your home, business or neighborhood more resistant to natural hazards?

_____ Yes
_____ No

17. Information on the impacts or how to prepare for a natural disaster can be disseminated to the public in various ways. Of the methods described below please identify the top ways which would be MOST EFFECTIVE in helping you make your home safer and better able to withstand the impact of natural hazard events. **(Place a check mark or X beside all that apply).**

Printed Media

_____ Newspaper

_____ Telephone Book

_____ Information Brochures

Public Forums

_____ Public Meetings

_____ Workshops

_____ Schools

Television

_____ TV News

_____ TV Advertisements

Radio

_____ Radio News

_____ Radio

Advertisements

Technology

_____ Email Notification

_____ Social Networking (i.e., Facebook)

Other Methods

_____ Outdoor Advertisements

_____ Internet

_____ Books

_____ Public Awareness Timeframe (i.e. Flood Awareness Week, Hurricane Preparation Month)

_____ Other (please specify) _____

_____ Fire Department/EMS Agency

_____ Academic Institutions

_____ Chamber of Commerce

_____ Church

_____ Public Library

18. In your opinion, what are some steps your local government could take to reduce or eliminate the risk of future hazard damages in your neighborhood?

19. Are there any other issues regarding the reduction of risk and loss associated with hazards or disasters in the community that you think are important?

NATURAL HAZARD MITIGATION

The term mitigation means to make something become less harsh or severe, to alleviate. Mitigation activities are those types of actions you can take to protect your home and property from natural hazard events such as floods, severe storms and excessive temperatures. Both the flood mitigation plan and multi-hazard Local Mitigation Strategy will include mitigation strategies that will aid our community in protecting life and property from the impacts of future natural disasters.

20. If your property were located in a designated "high hazard" area, or had received repeated damages from a natural hazard event, would you consider a "buyout", elevation of the structure, or relocation, if offered by a public agency?

_____ Yes
_____ No

Other Comments:

Thank you for filling out this questionnaire. The information you provided will be used for mitigation planning purposes and will be kept confidential. If you have any questions regarding this questionnaire or about the county's mitigation efforts, please contact Sheila Harris, Grants and Special Projects Coordinator, at 850-983-1848 or sheilah@santarosa.fl.gov.

Questionnaire Responses

General information about respondents

52 of the 54 respondents were answering the questions about their homes, 1 respondent was answering for a business, and 1 person did not answer.

50 of the buildings are owned by respondents with the same person not responding from the first question.

46 (85%) respondents stated they are not in a flood plain with 8 (14.8%) saying they are.

Insurance

24 (44.4%) have flood insurance, 29 (53.7%) do not have flood insurance, and 1 person did not answer. The 8 that identified themselves as being in a floodplain also indicated they have flood insurance.

15 (27.7%) said they had trouble obtaining homeowners' insurance, including 6 that do have insurance and 7 that do not. 29 (53.7%) indicated they had no trouble getting homeowners' insurance, including 17 that do have insurance. 2 did not answer.

Flood experience

28 indicated that they have experienced flooding, 17 (60.7%) of which have insurance, and 10 (35.7%) do not.

- Property
13 (24%) claim property flooding, 11 (84.6%) of them have flood insurance. All respondents have varying degrees of concern about property flooding ranging from extremely concerned (4) of which only 2 (50%) have flood insurance, very concerned (8) of which 5 (62.5%) have flood insurance, somewhat concerned (16) of which 8 (50%) have flood insurance, no concern (13), with 13 not answering.
- First Floor
6 (11%) have had experience with first floor flooding, and all 6 (100%) have insurance. 40 said no. 8 did not answer.
- Street
19 (35%) claim experience with street flooding, 12 (63%) of them have insurance. 27 said no. 8 did not answer. All respondents have varying degrees of concern about street flooding ranging from extremely concerned (4), very concerned (10), and somewhat concerned (19), no concern (6), with 14 not answering.

Damage

10 (18.5%) indicate they had damage from flooding, with 4 not being in a flood plain and 2 of them are without insurance. 6 of them are in a flood plain and have insurance as well as experience with damage.

Floodprone

12 (22.2%) say they are less prone to experience flood damage than 5 years ago, with 8 having flood insurance and 4 of them (with insurance) live in flood plains. 7 (12.9%) say more prone, of which 4 have flood insurance, and 1 of them is in a flood plain. 35 (64.8%) say about the same, of which 12 have flood insurance and 2 live in flood plains.

Reasons for flooding

3 say more development with no run off, 2 say failure to clean ditches and culverts, 1 says river bank erosion

Hurricanes

47 (87%) state hurricane experience, 3 (5.5%) said no, and 4 did not answer. All respondents have varying degrees of concern about hurricanes ranging from extremely concerned (17) of which 8 (47%) have flood insurance, very concerned (20) of which 8 (40%) have flood insurance, and somewhat concerned (9), no concern (0), with 8 not answering.

Severe storms

47 (87%) state severe storm experience, 1 (1.8%) said no, and 6 did not answer. All respondents have varying degrees of concern about hurricanes ranging from extremely concerned (5) none (0%) of which have flood insurance, very concerned (17) of which 8 (47%) have flood insurance, and somewhat concerned (20) of which 11 (55%) have flood insurance, no concern (2), with 10 not answering.

How prepared are you?

Self-categorization of preparedness levels without a control showed the following; most prepared 12 (22.2%), prepared 27 (50%), somewhat prepared 4 (7.4%), slightly prepared 10 (18.5%), 1 not answering.

- 45 respondents state they are prepared due to; Emergency preparedness information from a government source.
- 37 respondents state they are prepared due to; locally provided news or other media information
- 5 respondents state they are prepared due to; Schools and other academic institutions
- 24 respondents state they are prepared due to; Attended meetings that have dealt with disaster preparedness
- 49 respondents state they are prepared due to; Past experiences with natural hazards
- 10 respondents state they are prepared due to; other reasons like CERT training, self educated online, and e-breaking news

Mitigation

41 have taken steps to make property more resistant, 12 have not and 1 did not answer
52 are interested in taking mitigation actions, 2 are not

Information

Top ways which would be MOST EFFECTIVE in helping you make your home safer and better able to withstand the impact of natural hazard events was answered as follows:

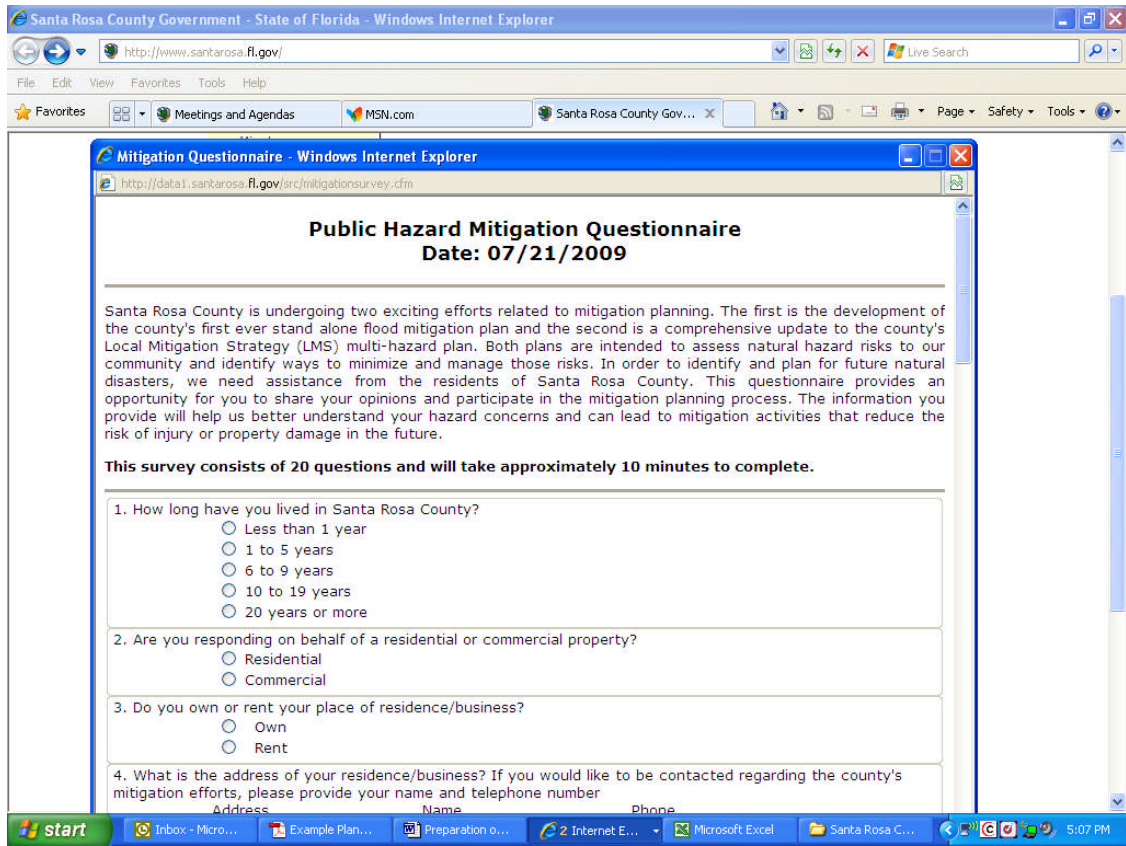
Email	37
TV news	36
Newspaper	32
Internet	27
Public Awareness Timeframe (preparedness week)	24
Radio news	23
Brochures	22
Public meetings	19
Outdoor Advertising	14
Workshops	14
Fire Departments	12
Church	10
Library	10
Radio advertisements	9
Social Networking	8
Chambers	8
Schools	6
Telephone book	3
Academic Institution	2
Books	2

SUGGESTIONS FOR ELIMINATING RISK

Building codes, and help control stormwater run-off, look for grants that will help mitigate hazards for residents and business
When people come to inquire about rezoning or building any structures I feel the whole neighborhood flood plain, engineering information should be researched first.
Stronger utility infrastructure. Natural gas installation. Beefing up the water pipe quality. Retention ponds. Maintain culverts more frequently.
Develop a comprehensive watershed plan
Survey areas, especially after natural hazards to see where and what kind of damage occurred. See what plans worked and which ones did not and why.
Police neighborhoods (code enforcement) for junk and other items that could become wind blown hazards in high winds that could be removed before high wind conditions. 2) Improve drainage in low lying areas so that roads aren't blocked
Have the trees trimmed away from phone cable and power lines along Evelyn St
I think our SRC government has done and is doing a great job. My neighborhood has rarely been affected to the point of being unlivable – Just we are one of the last to get our electricity back and that's rough but hey, I think we are pretty blessed.
Public Service Announcements - Representation at festivals for providing various hazard related preparation and safety information
Underground utilities, roads that wash out need to be built like a ground level bridge (hwy 98 Okaloosa island).
Keep drainage ditches clean so they can function as designed to carry run off from heavy precipitation. Enforce new building Codes to provide for sufficient "perk" for ground water to be absorbed by the ground.
No building on barrier islands, the government should not repeatedly pay for rebuilding
The trees around are so tall in the neighborhood that a strong wind with rain and they are going to fall on the houses. Something has to be done. I don't have trees in my yard but the neighbors do.
Bring mobile home permitting and inspections under the building department vice DOT. Make home mitigation expense reimbursements applicable to mobile homes like they are to regular homes.
Continue to improve the drainage systems
The neighborhood runs south from 98 to the Sound. However, it's at a relatively high point in Navarre, so we haven't had storm surge issues. There are some vacant lots with dead trees. Getting rid of the trees would make me feel more comfortable
Restudy the North end of the county. This has not been done since 1985 and needs to be done badly. Keep at least 1 foot of freeboard even if an area has been restudied. This will help maintain our CRS Rating.
Improved over sight of builders and they way they grade sites. Raising a sight to off set potential flooding and leaving the adjacent site below it forces increased run off.
Clean out storm damage brush/trees on vacant property near occupied homes
Preparation and preventative measures
Good question - education and training I suppose
Dredge part of wetlands in Biscayne Point/Pine Ranch to allow drainage to flow as designed. Decades of silt has "filled up" the wetlands so that they are now higher than properties around them; consequently drainage originally planned does not work;
Making contractors keep up with building on wetland property.
More attention to water conservation
Better drainage systems for neighborhoods and streets.
Maintaining and upgrading (as necessary) and early detection and warning system for storms. Educate the populace about hurricane evac procedures. Provide adequate storm (tornado/severe weather) shelters.
Grant money to help people raise their homes to a higher level seemed like a good idea, but we haven't heard anything else about it.
Education about putting items away before a hurricane might have saved damage. Much of our damage during flooding was due to floating debris hitting our house.
Enforce removal of boats/vehicles in driveway empty houses
Keep trees trimmed to reduce flying debris.
More public workshops with police, fire and road dept.
Making FEMA supplies available to the public.
Yes, clean out ditches

OTHER RISK ISSUES

Proper consideration of effects of new property construction to existing neighborhoods.
1) Place critical electrical connections and utilities underground except in beach areas that are subject to being washed away. Look into requiring all utilities be placed underground in the future. 2) Require burn permits in residential areas. Monitor
make sure the holding pond in the area is free of debris and the pipes are kept clear
I guess I think it's important to try and get more people involved with each other so that in the event of a disaster we know who is where and what skills are available to help each other.
County should not reduce the stormwater drainage standard for development.
Less mobile homes, more building with brick, less of vinyl siding.
Lack of planning at the county level, failure of the commission and county employees to see problems and work to correct them prior to need. County commissioners are deaf and blind to flood and other conditions until they are forced to face an already on
residents need to understand that they need to be self responsible and do their part and less dependent on the government
Fix the home insurance rate problem and availability of insurance. I have but one choice - Citizens. That's not a choice, but a "prison" sentence.
Eliminate solid breakaway walls in V zones on new construction. If the walls are destroyed on an existing structure, then they cannot be rebuilt. This will reduce the amount of debris that needs to be picked up after a storm.
Clearing of property for purposes of installing for sale signs and not building on it. This removes natural protections.
Transportation and evacuation routes
update the flood zones and have clear pictures of wetlands and flooding zones
Lack of Disaster/Recovery Shelters on the "Southside" of the County. Number of aging/elderly people, who are not able to prepare for disasters on their own.
More accessible & reasonably priced flood insurance for residents would help ensure that more homeowners are protected.
Remove dead trees from undeveloped lots.
I think a true disaster to this area would be devastating due to the nature of the homes a majority of the population live in.



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SRC Santa Rosa County Breaking News

Santa Rosa County Library System

Emergency Management Office

Navarre Beach Surf Report

GIS Mapping System

County News . . .
[Public Hazard Mitigation Questionnaire](#)

What's Hot in Santa Rosa County

- **NEW** - Hazard Mitigation Information
- **NEW** - Fact Sheet 15 - Ivan Retrospect
- **NEW** - Rip Current Safety Video
- **NEW** - District 2 September 2009 Newsletter
- Local Land Development Code Review Project
- Navarre Beach Pier Photos Gallery
- List of Closed Roads
- 2009 Disaster Guide
- 2007/2008 Annual Report to the Citizens
- E-Breaking News -Sign Up NOW!
- Burn Information
- Transportation Impact Fee Suspension
- Frequently Asked Questions

Adopt Me Featured Pet

start Inbox - Microsoft Out... Santa Rosa County G... The Planning Process... 2:07 PM

Appendix B

Conformance with Other Plans and Documents

Santa Rosa County Flood Mitigation Plan Conformance With Other Plans and Documents

- ❑ **Santa Rosa County Local Hazard Mitigation Strategy 2005-2010 (LMS), <http://www.santarosa.fl.gov/lmsc/documents/LMSPlanApproved050205optimized.pdf>**
 - “A component of the hazard mitigation planning process is the analysis of the existing policy, program and regulatory basis for control of growth and development.”
 - “Essentially, experiences, data, and facts of emergency planning (pre- and post-disaster) are brought together with day-to-day land use planning policy. Additionally, current mitigation-related policies of local government are compared to emergency planning policies relating to mitigation. This allows for a comparison of the hazards that threaten the jurisdiction and the relative risks they pose to the community. When risks of a specific hazard are not adequately addressed in the community’s policy or regulatory framework, the impacts of future disasters can be even more severe. The planning process utilized by the LMS Task Force supports detailed comparison of the community’s policy controls to the level of risk posed by specific hazards. This comparison supports and justifies efforts to propose enhancements in the policy basis that could or should be promulgated by the involved local jurisdictions to create a more disaster-resistant future for the community.”
 - This Flood Mitigation Plan will be included as an appendix to the Santa Rosa County LMS.
 - Several members of the Flood Mitigation Plan Task Force participated in the development of the LMS and other local plans that have an impact on this Flood Mitigation Plan. This participation on other committees enabled these FMP Task Force members to impart their first hand knowledge of these other ongoing efforts to the Flood Mitigation Team and the effects that those planning efforts may have on this project.
- ❑ **Report of the Santa Rosa County Stormwater Runoff Task Force, <http://www.santarosa.fl.gov/stormwater/documents/swtftexecutivesummary.pdf>**
 - The objectives of the Task Force were to:
 - thoroughly review the impacts and consequences of stormwater runoff on the water bodies in and around Santa Rosa County
 - mitigate the negative impacts/consequences on both water quantity and quality
 - make recommendations to the Board of County Commissioners on actions it could undertake to reduce the negative impacts of stormwater runoff
- ❑ **Santa Rosa County Flood Information Guide 2010, <http://www.santarosa.fl.gov/permits/flood.html>**
 - This document was created to provide contacts within the county’s jurisdictions that can answer questions regarding flooding, the CRS program, flood and evacuation zones, flood hazards, and flood protection. In addition, these contacts can increase awareness of the hazards of flooding; give information on mitigating the effects from flooding and flood damage, and assist with flood protection.
- ❑ **Santa Rosa County Board of County Commissioners Comprehensive Plan 2000-2020, <http://www.santarosa.fl.gov/zoning/compplan.html>**
 - The Board of County Commissioners of Santa Rosa County find the goals, objectives, and policies set forth in the Comprehensive Plan are a necessary and proper means for

planning and regulating the development and use of land in the County and for otherwise protecting and promoting the health, safety and general welfare of its citizens. As the principle planning document that directs the City's growth and land use, the Comprehensive Plan is viewed as an integral part of the Santa Rosa County Flood Mitigation Plan (SRC FMP) planning process. These two planning documents will work together in their respective arenas to achieve a common goal of hazard risk reduction.

- As an overview, of some of the specific flood mitigation issues in the *Comprehensive Plan* are:

- Density of development limitations in environmentally sensitive areas
- Physical limitation that the County has imposed on things such as impervious surface areas
- Clustering development is a way that the County tries to control some of the development density, especially near wetlands, for instance
- Setback requirements includes both buildings and septic tanks
 - ❑ Policy 6.1.D.4, The County shall continue to apply the F.D.E.H.. established minimum setback for septic tank drain fields in areas adjacent to any stream, creek, pond or other open water body.
- Buffer requirements
 - ❑ Vegetated buffers will also be required between development and free-flowing streams, rivers, lakes, bays, basins, and bayous. Such buffers will have a minimum width of 15 feet. Minor encroachments are permitted for such things as docks, piers, or similar structures, and recreational access. Variances to this requirement shall only be granted when strict application of the requirement limits all reasonable use of the property as allowed by the Future Land Use Map. When development is designed to allow untreated stormwater to discharge into wetlands, a vegetated natural buffer shall be required in accordance with DEP standards and shall be designated on the site plan or recorded plat.
- Policy 1.1.A.4, Intent: It is the intent of this Plan to provide orderly growth management for unincorporated Santa Rosa County. This Plan is not intended to terminate growth but rather to provide mechanisms for growth management in order to best serve the citizens, visitors, and property owners of SRC. Implementation of this ordinance is designed to maintain and improve the quality of life for all citizens of the County.
- Policy 3.1.E.6, The County shall use the latest version of the Flood Damage Prevention Ordinance promulgated by the FEMA to determine the location of the 100-year floodplain and flood prone areas and development shall be limited in those areas, consistent with FEMA requirements.
- Goal 6.3, The provision of an environmentally safe and efficient storm water management system that serves to protect the property of the citizens of Santa Rosa County while preserving water quality.
 - ❑ Policy 6.3.A.1, The County shall continue its practice of not issuing development permits for projects not meeting the design criteria for correcting existing deficiencies or meeting future drainage requirements.
 - ❑ Policy 6.3.B.1, Installation of storm water management facilities made necessary by new development shall be the responsibility of the developer.
 - ❑ Policy 6.3.B.4, There shall be no reduction in the flood storage capacity or the other natural functions and values of the floodplain in Santa Rosa County in areas designated as regulatory floodway by FEMA Flood Insurance studies in Santa Rosa County. Encroachments shall be prohibited within designated regulatory floodway including, but not limited to, fill and new construction and development improvements that would result in any increase in flood levels.

- ❑ Policy 6.3.B.5, The County shall regulate development within the flood prone areas to minimize flood storage capacity reduction so that post development equals pre-development standard, which will afford protection to life and property within the floodplain.
- Policy 7.1.A.6, The County shall consider the relocation, mitigation or replacement of infrastructure currently present within the Coastal High Hazard Area where state funding is anticipated to be needed. An analysis of this need will be included annually in the evaluation of this Plan
- Objective 7.1.C, Preserve and protect the environmental quality of estuarine environments, coastal wetlands, wildlife habitat and living marine resources by restricting development, or by limiting the impacts of development or redevelopment..
- Policy 7.1.F.5, Santa Rosa County shall limit the density in the Coastal High Hazard Area as allowed by law. The intent of this policy is not to nullify any existing leases on Navarre Beach that specify density.
- Policy 7.1.F.6, Santa Rosa County will coordinate with the School Board to make sure that future school facilities are located outside areas susceptible to hurricane and/or storm damage and/or areas prone to flooding, or as consistent with Chapter 235, F.S. and Rule 6A-2, F.A.C., regarding floodplain and school building requirements.
- Policy 7.1.G.5, The County shall maintain an inventory of areas within the County that have experienced repeated damage from coastal storms and shall seek grant funding to limit redevelopment within these areas.
- Goal 8.1, To promote the protection, preservation, and appropriate use of Santa Rosa County's natural resources, including minerals, air, potable water, wetlands, estuarine and riverine systems, floodplains, shorelines, areas of sensitive topography, and natural vegetative, marine, and wildlife habitats for current and future generations as a means of enhancing economic development and improving the quality of life.
 - ❑ In 2003, approximately 35% of all wetlands within Santa Rosa County were under public ownership and designated for Conservation/Recreation use on the Future Land Use Map. The County will continue to support the purchase and preservation of wetlands. In addition, wetlands have been preserved as part of the private land purchases required for mitigation. The County will work with the FDEP and the USACOE to identify the location of these mitigation wetlands and designate those areas as Conservation/Recreation on the Future Land Use Map.
 - ❑ Santa Rosa County does not duplicate the permitting functions of other agencies. Impacts to wetlands under the jurisdiction of the FDEP and USACOE will be permitted, and mitigation will be required, as determined by the agency or agencies having jurisdiction. The County, prior to issuing County development approvals, requires demonstration of compliance with applicable FDEP and USACOE regulation.
 - ❑ Policy 8.1.C.3, Environmentally sensitive lands are defined as:
 - Wetlands under the jurisdiction of the Florida Department of Environmental Protection or the U.S. Army Corps of Engineers;
 - Floodplains as identified by the Federal Emergency Management Agency;
 - Free-flowing streams, rivers, lakes, bays, basins, and bayous
 - Wildlife habitat within publicly owned lands managed for conservation use.

- ❑ **Evaluation and Appraisal Report (EAR) Based Amendments to Santa Rosa County's Comprehensive Plan, <http://www.santarosa.fl.gov/zoning/index.html>**

 - To ensure that the county is on-track with regard to addressing growth management issues and proposed recommendations for ensuring that the Comprehensive Plan is aligned to meet future growth needs.

- ❑ **Fiscal Year 2007/2008 Board of County Commissioners Annual Report to the Citizens of Santa Rosa County, <http://www.santarosa.fl.gov/news/annualreports/annualreport200708.pdf>**

 - "Our three main goals for the fiscal year were: quality, service and value. Significant declining revenues required our county leadership team to restructure our workforce and delay many important projects – we all had to do more with less."
 - Inspections and Compliance input includes information about the County's Floodplain Management Division that has worked hard to reduce the amount of homes on the State's Repetitive Loss List. In 2008, 356 properties were mitigated and removed from the list.
 - The Emergency Management Division stated that to fulfill our mission, we utilize the four phases of emergency management: mitigation, preparedness, response and recovery. *Mitigation* is those actions that lessen or reduce the potential for emergencies or disasters. Some of the fiscal year 2007/2008 mitigation highlights include:
 - Reviewed shelter capacity in Santa Rosa County.
 - Oversaw Chumuckla Community Center hardening project.
 - Participated in the *Local Mitigation Strategy Plan* and steering committee meetings
 - Reviewed 33 Santa Rosa County School District school emergency operations plans
 - Conducted 17 disaster plan reviews of nursing homes, adult living facilities and hospitals
 - Conducted hazard analysis on 36 critical facilities
 - Continued collaborative efforts with faith-based communities to develop a cold weather shelter for the homeless and disaster response and/or relief facilities.

- ❑ **Santa Rosa County Division of Emergency Management Disaster Preparedness Guide, <http://www.santarosa.fl.gov/emergency/documents/2009DisasterGuide.pdf>**

 - This guide identifies preparedness and response procedures into which mitigation considerations could be incorporated to facilitate post-disaster reconstruction and recovery.

- ❑ **The Town of Jay Comprehensive Plan 2009**

 - "Most of the vacant land is in or adjacent to tributaries of Coldwater Creek or the Escambia Rivers. The soils in most of these areas are of limited suitability for development due to wetness or slope. For this reason, most of the land now undeveloped in Jay should be placed in a conservation land use category to ensure higher standards where development is suitable, to protect the little bit of natural habitat that remains within the corporate limits of the Town and to restrict development in area where flooding or excessive soil erosion can occur. It should be noted that there are no areas within the corporate limits of Jay that are designated as flood prone areas or are within the 100 year floodplain as determined by the Federal Emergency Management Agency (FEMA)."

- ❑ **City of Milton Comprehensive Plan, http://ci.milton.fl.us/city_services/planning/planning.htm**

 - "Flood prone areas should only be developed when their physical limitations have been compensated for through mitigating development techniques. Floodplains within the City

of Milton have been included in the Existing and Future Land Use Map series. These areas have been mapped as either A or B zones with base flood elevations indicated where available, to provide a development suitability indication. Any plans for redevelopment of floodprone areas will consider the FIRM Maps suitability determination and will be accomplished in accordance with FEMA standards. The natural resources most likely to be influenced by the development of vacant land are the City's floodprone areas. Most of the City's vacant land area is located out of the floodplains. Although isolated, small parcels are located in floodprone areas."

- ❑ **Florida Department of Community Affairs, August 31, 2006, Integration of the Local Mitigation Strategy into the Local Comprehensive Plan, Santa Rosa County Profile,**
<http://www.dca.state.fl.us/fdcp/dcp/hazardmitigation/countyprofiles/SantaRosaprofile.pdf>
 - "This profile has been prepared as part of a statewide effort by the Florida Department of Community Affairs (DCA) to guide local governments on integrating hazard mitigation principles into local comprehensive plans. Through the process outlined in this profile, planners will be able to:
 - convey Santa Rosa County's existing and potential risk to identified hazards
 - assess how well local hazard mitigation principles have been incorporated into the County's Comprehensive Plan
 - provide recommendations on how hazard mitigation can better be integrated into the Comprehensive Plan
 - determine if any enhancements could be made to the LMS to better support comprehensive planning."
- ❑ **Committee for a Sustainable Emerald Coast Final Report, December 31, 2007, Charting a Sustainable Course for the Region,**
<http://consensus.fsu.edu/emeraldcoast/index.html>
 - "By 2030, the Emerald Coast will be a better place to live. We will have forged strong collaborative partnerships among many different groups, from neighborhood associations to Chambers of Commerce to Economic Development Councils. By working together on integrated plans, we will have created a region in which new development is based on several basic principles: preserving the region's heritage, natural resources, wildlife areas, recreation areas, and open space. Instead of always looking for pristine areas for development, the Emerald Coast will pride itself on looking first to fill in existing areas to take advantage of the infrastructure already in place. This will help ensure that development is focused in regional centers to minimize sprawl and to lessen the need to build additional new roads, as well as avoid coastal high hazard areas and military installations."
- ❑ **The Better Santa Rosa Plan,**
<http://www.santarosa.fl.gov/bocc/betterplan.html>
 - The Better Santa Rosa Plan is a strategic plan that acts as a blueprint for the future of Santa Rosa County. The Plan was formally adopted in June 2002. It includes capital improvements, programmatic goals, and other initiatives that county staff and elected officials plan to complete in the next ten years. It will work concurrently with the county's Comprehensive Plan to help guide growth, development, and governmental process in the years ahead.
 - As an organization comprised of public servants, Santa Rosa County government has a challenging task in responding to the diverse needs of its residents. In order to complete this task more efficiently, the County has undertaken a planning process to lay out the framework of
 - 1) Who we are,

- 2) What we need and want to do, and
 - 3) How we will complete the tasks
- ❑ **The State of Florida Hazard Mitigation Plan,**
<http://www.floridadisaster.org/Mitigation/State/3.0%20Risk%20Assessment.pdf>
 - The State of Florida's long-term mitigation efforts are geared toward ensuring that the residents, visitors, and businesses in Florida are safe and secure from natural, technological, and human induced hazards by reducing the risk and vulnerability before disasters occur.
- ❑ **Flood Insurance Study, Santa Rosa County, Florida and Incorporated Areas, December 19, 2006,**
<http://www.santarosa.fl.gov/permits/flood.html>
 - A flood Insurance Study (FIS) is a book that contains information regarding flooding in a community and is developed in conjunction with the Flood Insurance Rate Map (FIRM). The FIS, also known as a flood elevation study, discusses the engineering methods used to develop the FIRMs. The study also contains flood profiles for studied flooding sources and can be used to determine Base Flood Elevations for some areas.
 - The countywide Flood Insurance Study (FIS) investigates the existence and severity of flood hazards in, or revises and updates previous FIS/Flood Insurance Rate Maps for the geographic area of Santa Rosa County, Florida. The FIS aids in the administration of the National Flood Insurance Act of 1968 and the Flood Disaster Protection Act of 1973. This FIS has developed flood risk data for various areas of the county that will be used to establish actuarial flood insurance rates. This information will also be used by Santa Rosa County to update existing floodplain regulations, and will be used by local and regional planners to further promote sound land use and floodplain development.
- ❑ **Santa Rosa County Land Development Code,**
<http://www.santarosa.fl.gov/zoning/landdevcode.html>
 - Implements all the policies that are in the Comprehensive Plan using guidance and procedures for floodplain management.
 - It is the determining aspects of development that comes under planning and zoning. It includes a series of construction standards, anchoring structures to the ground and limiting what types of structures can go in certain areas, especially the flood hazard areas. Mobile homes are not permitted in those areas.
- ❑ **Local Land Development Code Review Project,**
<http://www.santarosa.fl.gov/zoning/lldcodeproject.html>
 - Guiding Principles
 - Clearly reflect current county policies
 - Maintain the value and quality of community development
 - Be limited to those regulations necessary to accomplish community development goals
 - Not unduly impede economic development
- ❑ **Santa Rosa County Ordinances,**
<http://www.municode.com/resources/gateway.asp?pid=12483&sid=9>
 Some of the ordinances relating to flood mitigation include:
 - Appendix C, Land Development Code, Article 10. Flood Plain Management
 - 10.00.00 Purpose: Inasmuch as the flood hazard areas of Santa Rosa County are subject to periodic inundation which can result in loss of life, property, health, and safety, and which can disrupt commerce and governmental services and

which can cause extraordinary public expenditures for flood protection and relief and which can impair the tax base of the County and otherwise adversely affect the public health, safety and general welfare and because these flood losses are caused by the cumulative effect of obstruction in flood plains causing increases in flood heights and velocities, and by the occupancy in flood hazard areas by uses vulnerable to floods or hazardous to other lands which are inadequately elevated, flood-proofed or otherwise protected from flood damages, this article is designed to promote the public health, safety and general welfare and to minimize public and private losses due to flood conditions in specific areas. Towards this end the provisions of this article are designed to:

- Restrict or prohibit uses which are dangerous to health, safety and property due to water or erosion or in flood heights or velocities;
 - Require that uses vulnerable to floods, including facilities which serve such uses, be protected against flood damage at the time of initial construction;
 - Control the alteration of natural flood plains, stream channels, and natural protective barriers which are involved in the accommodation of flood waters;
 - Control filling, grading, dredging and other development which may increase erosion or flood damage; and
 - Prevent or regulate the construction of flood barriers which will unnaturally divert floodwater or which may increase flood hazards to other lands.
- 10.02.01 Designation of County Building Official
 - The County Building Official, or his successor, is hereby appointed to administer and implement the provisions of this article, with enforcement responsibility delegated pursuant to the County Table of Administrative Organization
 - 10.03.03 Standards for subdivision proposals
 - A. All subdivision proposals shall be consistent with the need to minimize flood damage
 - C. All subdivision proposals shall have adequate drainage provided to reduce exposure to flood hazards
 - 10.03.04 Standards for areas of shallow flooding (AO Zones)
 - Located within the areas of special flood hazard established in Section 10.01.01, are areas designated as shallow flooding. These areas have special flood hazards associated with base flood depths of one (1) to three (3) feet where a clearly defined channel does not exist and where the path of flooding is unpredictable and indeterminate; therefore the following provisions apply:
 - A. All new construction and substantial improvements of residential structures shall have the lowest floor, including basement, elevated to the depth number specified on the flood insurance rate map, in feet, above the highest adjacent grade. If no depth number is specified, the lowest floor, including basement, shall be elevated at least two (2) feet above the highest adjacent grade.
 - Appendix C Land Development Code, Article 12, Coastal Management; Conservation
 - 12.00.00 Purpose: The purpose of this article is to provide regulations, standards and devices necessary to protect coastal resources, mitigate negative impacts upon natural resources, protect lives and property, enhance property values, and provide for the health, safety and welfare of the citizens of Santa Rosa County.
 - Appendix C Land Development Code, Article 4, General Provisions
 - 4.03.00 Subdivision regulations and procedures

- E. That for those lands subject to periodic or seasonal flooding, subdivision and development shall include provision for protective flood control measures and drainage facilities (see Article 10).
- 4.03.04 Preliminary plat requirements
 - D. Preliminary plat information. The preliminary plat shall include and show the following features and information:
 - 15. Proposed direction of flow, retention and distribution of stormwater in accordance with county, state, and federal laws, ordinances and regulations.
 - 16. Special flood hazard areas shall be shown where the proposed subdivision or any part thereof is in an area subject to 100 year flooding.
- 4.03.06 Construction plans – Minimum requirements
 - G. Stormwater treatment basins.
 - 3. One-half (1/2) foot of freeboard, above the maximum calculated high-water elevation for the applicable design storm, shall be provided in all ponds
 - M. Finished floor elevation.
 - 1. Minimum finished habitable floor elevations (excluding basements) shall be eight (8) inches above finished grade. If no sod is installed, elevation shall be ten (10) inches above finished grade. Finished grade shall be sloped downward from the foundation two and one half (2-½) inches within ten (10) feet or less including sidewalks, patios and driveways and then sloped a minimum one-sixteenth (1/16) inch per foot to a positive drainage outfall.
 - 2. In all new subdivisions a sealed professional engineer's evaluation shall be required. The engineer's evaluation will include design data, calculations, drawings and applicable assumptions to establish the 100-year water surface profile for the area and shall be submitted to the County Engineer. Upon review by the County Engineer, a minimum finished habitable floor elevation of fourteen inches (14") above the expected 100 year water surface profile will be established and forwarded to the Building Inspection Department where required.
 - 3. In areas determined by Santa Rosa County to be flood-prone with documented high water elevations, a minimum finished habitable floor elevation of eighteen inches (18") above the high water mark will be established by the County Engineer. Finished floor elevation requirements shall be verified prior to issuance of a Certificate of Occupancy by a certified elevation letter from a registered land surveyor or registered engineer.
- 4.04.03 Considerations in reviewing site plans
 - F. Flood prone land- Construction in flood prone areas shall comply with the County Flood Hazard Prevention Regulations as defined within Article 10 of this ordinance
 - G. Provision of Adequate Public Services_- Appropriate facilities for providing potable water, sanitary sewerage collection, solid waste disposal, surface water drainage and fire protection shall be incorporated in the site plan. These facilities shall be reviewed by appropriate County Departments. The evaluative comments of department heads shall be provided to the Planning Director to facilitate the Department review. A concept plan for drainage of storm-

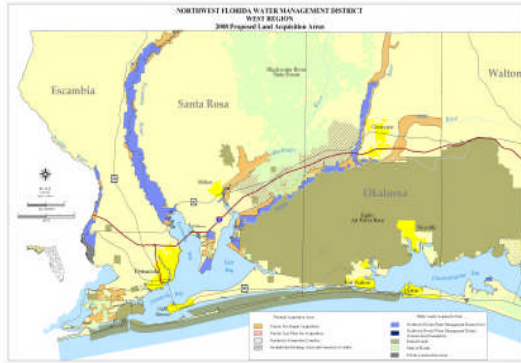
water run-off supplied by the applicant shall be approved by the County Engineer prior to approval of a site plan by the County Planning Department. On site retention facilities shall be required to meet storm-water quality standards. Prior to application for a building permit, a detailed drainage plan prepared by a professional engineer, registered in the State of Florida, shall be approved by the County Engineer. A Florida registered professional engineer shall certify that the drainage plan has been appropriately implemented prior to the issuance of certificate of occupancy (see Sections 4.03.06(F) and 4.03.07(E)). Drainage plans shall not be required for site plans with a total impacted area of less than fifteen hundred (1500) square feet.

- ❑ **Santa Rosa Joint Land Use Study – Santa Rosa County and NAS Whiting Field, <http://teamsantarosa.com/pdf/jlus/ch1.pdf>**
 - A joint land use study (JLUS) is a cooperative land use planning effort between affected local government and a military installation. For the Santa Rosa County JLUS, the affected parties are Santa Rosa County government and NAS Whiting Field. Through this joint effort, the two parties work together to prepare growth management strategy designed to alleviate existing land use conflicts and to prevent the emergence of future land use conflicts. The growth management strategy may recommend modifications to the Santa Rosa County Comprehensive Plan, Land Development Code, or other County ordinances for the purpose of implementing strategies that minimize current or future problems, encouraging compatible future development, and preventing incompatible future development near airfields.
- ❑ **Escambia County Local Mitigation Strategy, Revised January, 2009, <http://www.co.escambia.fl.us/Bureaus/DevelopmentServices/LocalMitigationStrategy.html>**
- ❑ **Report by the Gulf Coastal Plain Ecosystem Partnership (GCPEP), <http://www.cooperativeconservationamerica.org/viewproject.asp?pid=544>**
 - A collaboration among the Department of Defense, Florida Division of Forestry, Northwest Florida Water Management District, National Forests in Alabama, Florida Department of Environmental Protection, Nokuse Plantation, National Park Service, the Florida Fish & Wildlife Conservation Commission, and The Nature Conservancy that operate under a 2006 multi-party Memorandum of Understanding (MOU) encompassing 1,052,321 acres in northwest Florida and south Alabama. This area is known for its extensive longleaf pine forests, as well as being one of the most critical freshwater and marine sites in the United States, including numerous outstanding examples of wetland, riverine, and estuarine systems.
- ❑ **Florida Department of Environmental Protection, Division of Water Resource Management, Pensacola Bay Water Quality Status Report, http://tlhdwf2.dep.state.fl.us/basin411/pensacola/status/Pensacola_Bay.pdf**
 - In the Pensacola Bay Basin, state, federal, regional, and local agencies and organizations are making progress towards identifying problems and improving water quality. Throughout its watershed management activities, the Department works with these entities to support programs that are improving water quality and restoring and protecting ecological resources. The Department's TMDL Program objectives will be carried out in the basin through close coordination with the activities of key stakeholders such as Escambia and Santa Rosa Counties, the Bay Area Resource Council, city of Pensacola,

Eglin Air Force Base, the U.S. Environmental Protection Agency's (EPA) Gulf Ecology Division Sabine Island Facility, and the Northwest Florida Water Management District (NFWFMD).

❑ **Northwest Florida Water Management District Land Acquisition Work Plan, <http://www.nwfwmd.state.fl.us/lands/lands.htm>**

- Since the inception of the District's land acquisition program, the goal has been to bring as much floodplain as possible of our major rivers and creeks under public ownership and protection. The Florida Forever Land Acquisition Program continues to increase the acres of wetland, floodplain and aquifer recharge areas acquired by the District. To date, over 216,000 acres have been protected for water resource purposes through the land acquisition efforts of the District either in fee simple or through conservation easements. In 1999 the Florida Legislature passed the Florida Forever Act (Section 259.105, F.S.), which continues the state's long-term commitment to environmental land acquisition, restoration of degraded natural areas, and high-quality outdoor recreation opportunities. The Florida Forever Program authorizes issuance of up to \$300 million annually in bonds over a ten-year period to several state agencies and the five water management districts (WMDs). While the previous programs focused almost exclusively on the acquisition of environmentally sensitive lands, the Florida Forever program is somewhat different in that it authorizes the use of up to half of the program funding for certain types of capital improvement projects. Eligible uses of the "discretionary" funds include water resource development, stormwater management projects, water body restoration, recreation facilities, public access improvements, and removing invasive plants, among others. The remaining fifty percent must be spent on land acquisition.



▪ **Garcon Point Ecosystem**

- This proposed land acquisition project contains most of the Garcon Point Peninsula in Pensacola Bay. The project area is largely undeveloped and includes a variety of natural communities that are in good to excellent condition. The entire tract provides considerable protection to the water quality of Pensacola Bay, as well as harboring a number of rare and endangered species. Priority purchases will be concentrated on parcels adjacent to existing District lands. Currently the District owns 3,245 acres. The emergent estuarine marsh that borders several miles of shoreline within the project is an important source of organic detritus and nutrients, and serves as a nursery for many of the species found in Pensacola Bay. These wetlands function as both stormwater filtration and a storm buffer area, as well as providing erosion controls to the neighboring uplands. A minimum of 13 endangered or threatened species are known to live in the region and the northern wet prairie portion is known to be an outstanding pitcher plant habitat.
- **Public Access**
All District conservation lands are available for public use. Such uses include fishing, hunting, camping, hiking, boating, swimming, and other recreational and educational activities. Access issues are addressed on a parcel-by-parcel basis prior to acceptance.

- **Land Acquisition**

Approximately 3,200 acres have been identified for possible acquisition. Sufficient lands have been identified to allow for a flexible implementation strategy over at least the next five years. The timing of any given acquisition will be dependent on such considerations as: (1) Governing Board policy, (2) Threats to the resource, (3) Availability of willing sellers, (4) Tract size, (5) General market conditions, (6) Available staff resources and (7) Availability of funds.

- **Blackwater River Basin**

- Originating in the Alabama Conecuh National Forest, the Blackwater River has a large portion of its Florida watershed further protected by the Blackwater River State Forest. In all, nearly 50 miles of the river corridor is remote and undeveloped. As a result, the Blackwater is considered one of Florida's best-preserved waterways. Acquisition by the Florida Division of Forestry will bring into public ownership much of the lower, least protected portion of river floodplain and estuary. The District will assist in these acquisitions as needed. Currently the District owns 380 acres along the river. The acquisition area includes a large area of mature longleaf pine forest, considerable bottomland forest and marsh acreage, upland mixed forest, blackwater stream and seepage slope communities. Priority purchases will be concentrated on parcels adjacent to existing District lands. Some 380 acres have been acquired along the Blackwater immediately south of Milton.

- **Land Acquisition**

Approximately 11,449 acres have been identified for possible acquisition. Sufficient lands have been identified to allow for a flexible implementation strategy over at least the next five years. The timing of any given acquisition will be dependent on such considerations as: (1) Governing Board policy, (2) Threats to the resource, (3) Availability of willing sellers, (4) Tract size, (5) General market conditions, (6) Available staff resources and (7) Availability of funds.

- **Yellow/Shoal River Basin**

- The Yellow River has its headwaters in Alabama's Conecuh National Forest and forms the northern border of Eglin Air Force Base (AFB) across much of eastern Santa Rosa and western Okaloosa counties. The proposed acquisitions would bring much of the remainder of the Yellow River floodplain in Florida under public ownership. Included in the project is a segment of the lower Shoal, the largest tributary to the Yellow. Large private landowners own a majority of the floodplain in this project, but considerable areas of the bordering and buffer lands must also be acquired to ensure effective management and the protection of water resources. To accomplish these objectives, acquisition of the bordering land within the 100-year floodplain, along with an additional buffer of at least 50-feet, will be required. Highest priority will be given to tracts in the western portion of the project. Priority purchases will be concentrated on parcels adjacent to existing District lands. Currently the District owns 17,742 acres along the river. Although the Yellow and Shoal rivers exhibit good overall water quality, both are fed largely by rainwater runoff and thus are highly susceptible to pollution from land use activities. The proposed purchase area would provide water quality protection from the Alabama border and encompass roughly 39,000 acres. Purchase of lands northwest of Eglin AFB, along the I-10 corridor, would provide approximately 52,000 acres of land that has excellent potential for future water resource development to supplement the strained potable water sources

in southern Santa Rosa and Okaloosa counties. Acquisitions in this area are recommended by the District Regional Water Supply Plan for Okaloosa, Santa Rosa and Walton counties to protect future supply sources.

- **Land Acquisition**

Approximately 39,982 acres have been identified for possible acquisition. Sufficient lands have been identified to allow for a flexible implementation strategy over at least the next five years. The timing of any given acquisition will be dependent on such considerations as: (1) Governing Board policy, (2) Threats to the resource, (3) Availability of willing sellers, (4) Tract size, (5) General market conditions, (6) Available staff resources and (7) Availability of funds.

- **Groundwater Recharge Areas**

In Escambia and Santa Rosa counties, the Sand-and-Gravel Aquifer is the principal source of potable water for public supply. The Sand-and-Gravel Aquifer is unconfined or poorly confined, making it particularly susceptible to contamination by land uses. Land acquisition along the I-10 corridor between the Yellow and Blackwater rivers would protect recharge areas that are particularly important for future water supply sources.

- **Escambia River Basin**

- Beginning at the confluence of the Conecuh River and Escambia Creek above the Florida/Alabama border and emptying into Escambia Bay, the Escambia River corridor contains a rich diversity of plant and animal species, as well as many rare fish and waterfowl. The Escambia basin is broad and well drained in the upper reaches, and swampy below Molino, Florida. While the overall water quality is considered good, many point and non-point pollution sources empty into the river. Currently the District owns 34,919 acres along the river. Priority purchases will be concentrated on parcels adjacent to existing District lands around the river mouth and designated tributaries.

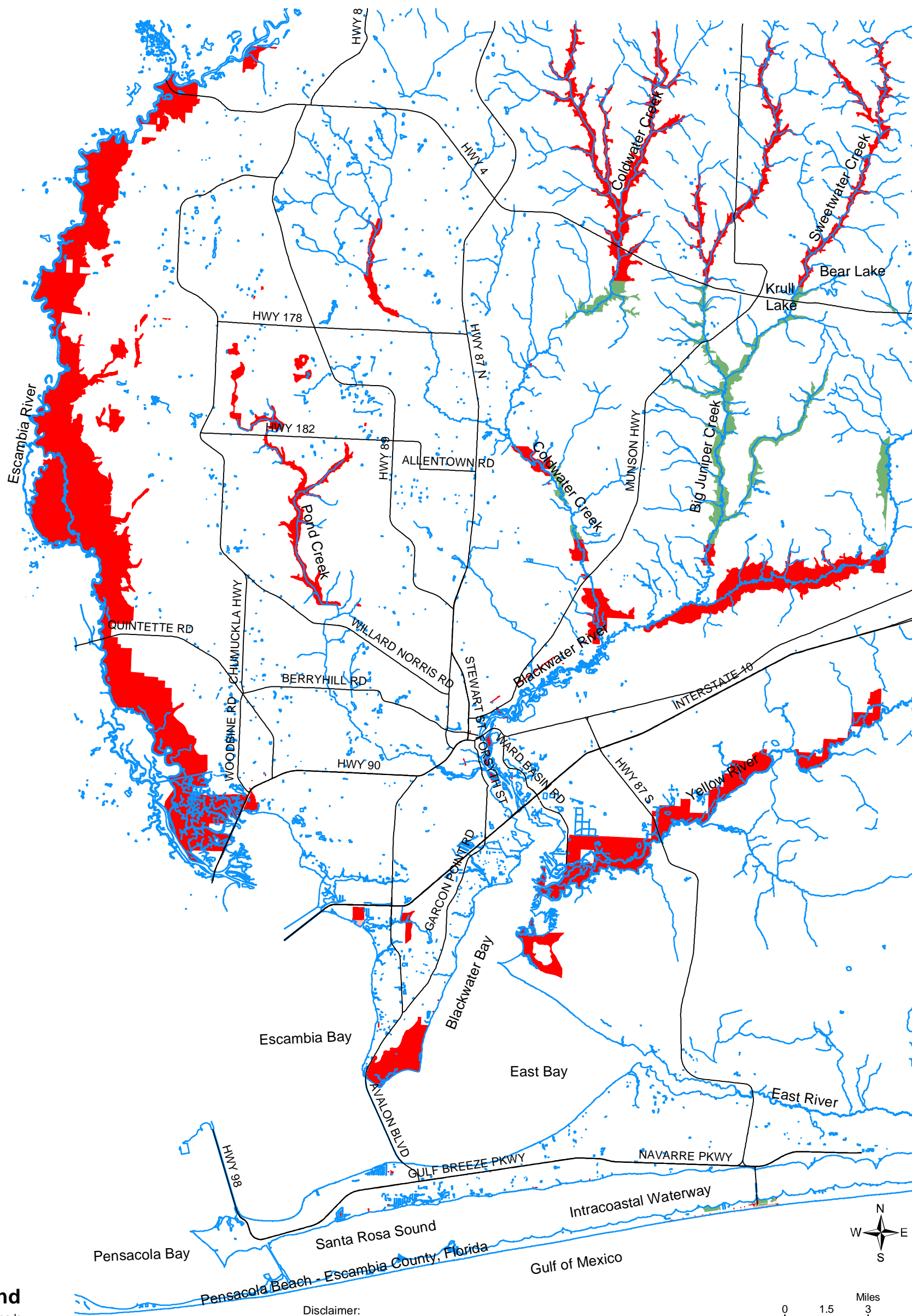
- **Land Acquisition**

Approximately 7,138 acres have been identified for possible acquisition. Sufficient lands have been identified to allow for a flexible implementation strategy over at least the next five years. The timing of any given acquisition will be dependent on such considerations as: (1) Governing Board policy, (2) Threats to the resource, (3) Availability of willing sellers, (4) Tract size, (5) General market conditions, (6) Available staff resources and (7) Availability of funds.

Appendix C

Waterways of Santa Rosa County

Santa Rosa County
Future Land Use Map Series
Map 3-3 - Rivers, Bays, Lakes, Floodplains,
Beaches, Shores & Estuaries Map



Legend

— Main Roads
— Rivers, Lakes, Estuaries

Flood Zone Designation

- Zone X-500 (500 Year Flood Plain)
- Zone AE (100 Year Flood Plain)
- Zone VE (100 Year Flood Plain with Wave Action)
- Special Flood Hazard Area
- Open Water - No Defined Flood Hazard

Disclaimer:
The GIS maps and data distributed by the Santa Rosa County BOCC Departments are derived from a variety of public and private sector sources considered to be dependable, but the accuracy, completeness, and currency thereof are not guaranteed. The Santa Rosa County Commission makes no warranties, expressed or implied, as to the accuracy, completeness, currency, reliability, or suitability for any particular purpose of information or data contained in or generated from the County Geographic Database. Additionally, the Santa Rosa Commission or any agent, servant, or employee thereof assume no liability associated with the use of this data, and assume no responsibility to maintain it in any matter or form.

0 1.5 3 6
Miles



Community Planning, Zoning
and
Development Division
April 17, 2002

Appendix D

Storm Surge and Stormwater Problem Areas Maps

Minor Subdivision Regulated Areas - Santa Rosa County

Florida/Alabama State Line

Legend

- Streets
- Access Management Roads**
 - Principle Arterial - Interstate
 - Major Arterial
 - Minor Arterial
 - Major Collector
 - Minor Collector
- Garcon Point Protection Area
- Military/Private Airport Zones
- Stormwater Problem Areas



0 2.5 5 10
Miles

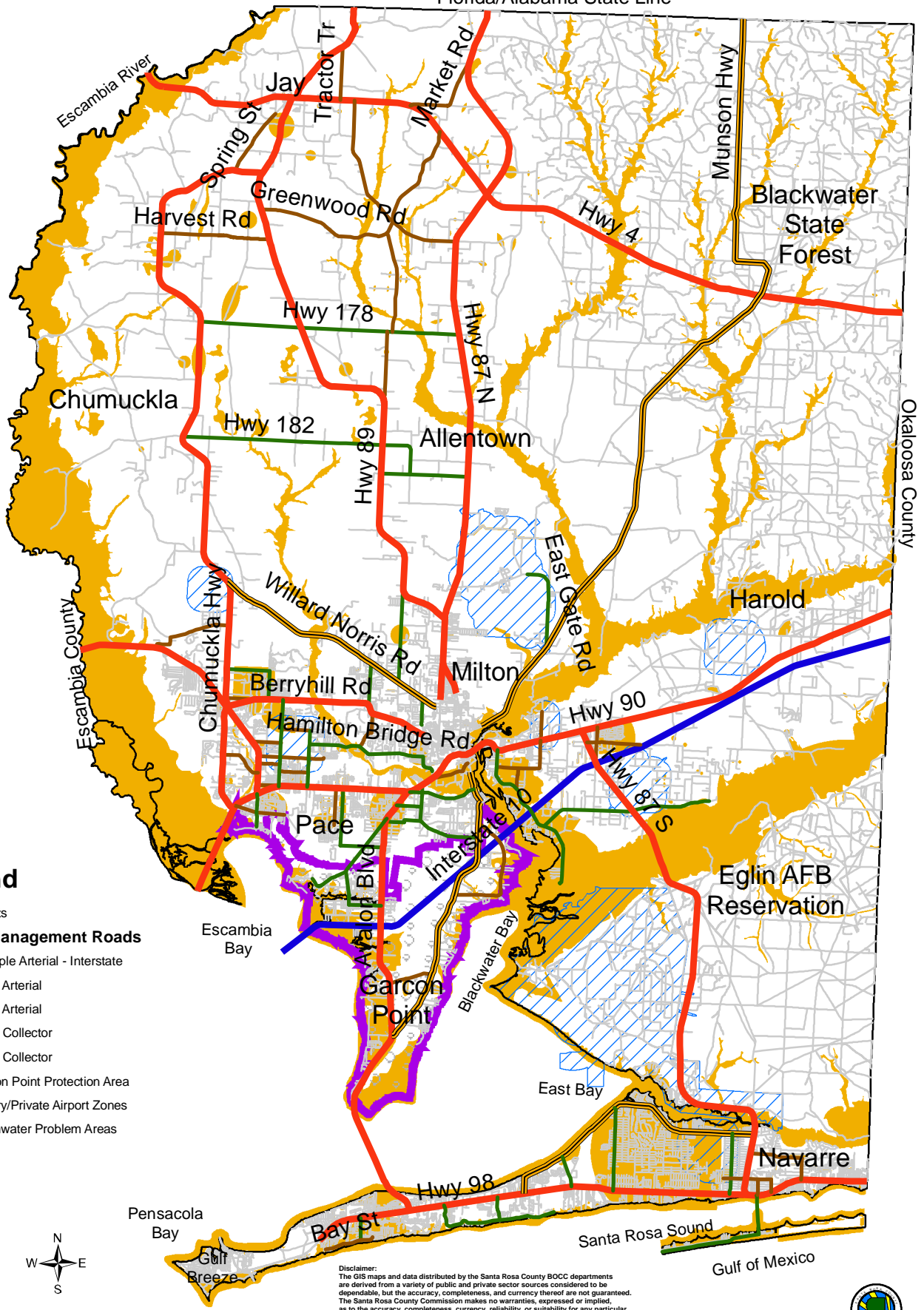
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Zoning Maps Disclaimer: Areas which are outlined as a Special Planning Areas, Protection Areas or Historic Areas may have additional limitations that regulate the use of the property. Zoning Boundaries are not static - contact us for any changes which may have occurred since the publication of this map document. Parcel information is produced by the Property Appraiser for appraisal purposes only and are NOT surveys. Please contact the Community Planning, Zoning and Development Division for additional information.



Planning, Zoning
and
Development Division
September 19, 2007

Map Document: C:\mva\6-shelton\mva\minor subdiv\regulated areas 30440\regulated.mxd
9/20/2007 - 8:55:08 AM



Structure Type	Surge Zones					Not in Surge Zone
	Category 1	Category 2	Category 3	Category 4	Category 5	
All Other Structures	1107	2795	3417	2206	2381	23866
Commercial/Industrial	18	61	162	351	237	2709
Fire Stations	0	1	2	6	3	27
Government	1	5	12	11	11	211
Hospitals	0	0	0	3	0	7
Law Enforcement	0	0	0	1	0	2
Place of Worship	0	0	10	32	18	255
Recreation	13	23	31	29	30	825
Residential	994	2996	5348	4719	3679	50327
School	0	0	1	1	0	27
Utility	25	37	52	53	45	286
Total	2158	5918	9035	7412	6404	78542

- Structures**
- All Other Structures
 - Commercial / Industrial
 - Fire Stations
 - Government
 - Hospitals
 - Law Enforcement
 - Place of Worship
 - Recreation
 - Residential
 - School
 - Utility
- SRC Main Roads**
- SRC Surge Zones**
- Category 1
 - Category 2
 - Category 3
 - Category 4
 - Category 5
 - SRC Boundary
- N
W E
S

Appendix E

Flood Zone Maps

Santa Rosa County, FL Flood Zone Locations

It is very important to understand that flooding and flood events are not restricted to designated "flood zones" which are often defined on maps.

Even if a location is not in a designated flood zone area, it is still possible for flooding and damage to occur. Please consult your local planning and zoning department, flood mitigation specialists or other agent to determine if you are in a flood prone area.

100 Year Flood Zone is comprised of Zones A, AE, VE - Flood Hazard areas identified on the Flood Insurance Rate Map are identified as a Special Flood Hazard Area (SFHA). SFHAs are defined as the area that will be inundated by the flood event having a 1-percent chance of being equaled or exceeded in any given year. The 1-percent annual chance flood is also referred to as the base flood or 100-year flood. SFHAs are labeled as Zone A, Zone AE, and Zone VE.

500 Year Flood Zone is comprised of the 0.2% annual flood chance - The areas of minimal flood hazard, which are the areas outside the SFHA and higher than the elevation of the 0.2-percent annual chance flood (500-year flood), are labeled Zone X and are moderate flood hazard areas.

VE: High risk coastal area. Coastal areas with a 1% or greater chance of flooding and an additional hazard associated with storm waves. These areas have a 26% chance of flooding over the life of a 30-year mortgage. Because detailed analyses are not performed for such areas, no depths or base flood elevations are shown at selected intervals within these zones.

A: Areas with a 1% annual chance of flooding and a 26% chance of flooding over the life of a 30-year mortgage. Because detailed analyses are not performed for such areas, no depths or base flood elevations are shown within these zones.

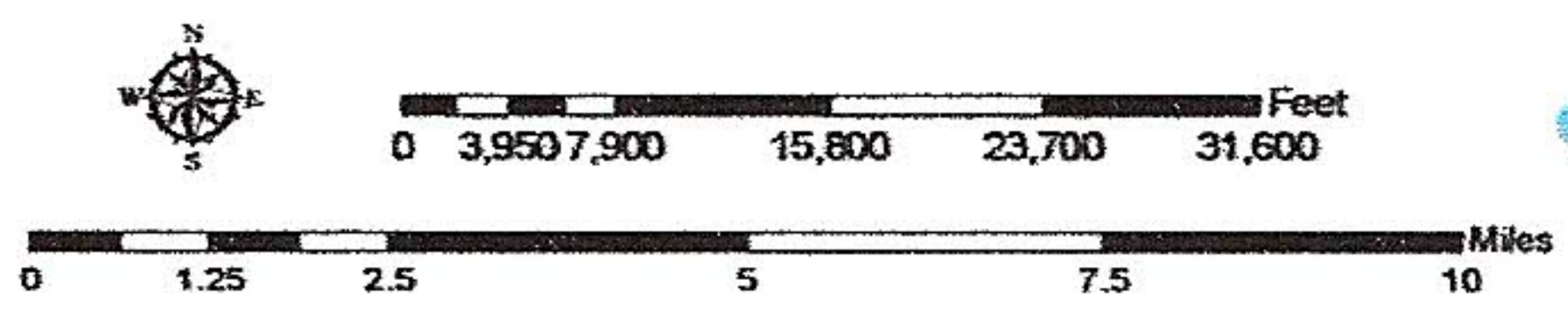
AE: Areas with a 1% annual chance of flooding and a 26% chance of flooding over the life of a 30-year mortgage. In most instances, base flood elevations derived from detailed analyses are shown at selected intervals within these zones.

Transition area between VE, A, and AE (base flood zone) and the X zone. Also called the 500 Year flood zone.

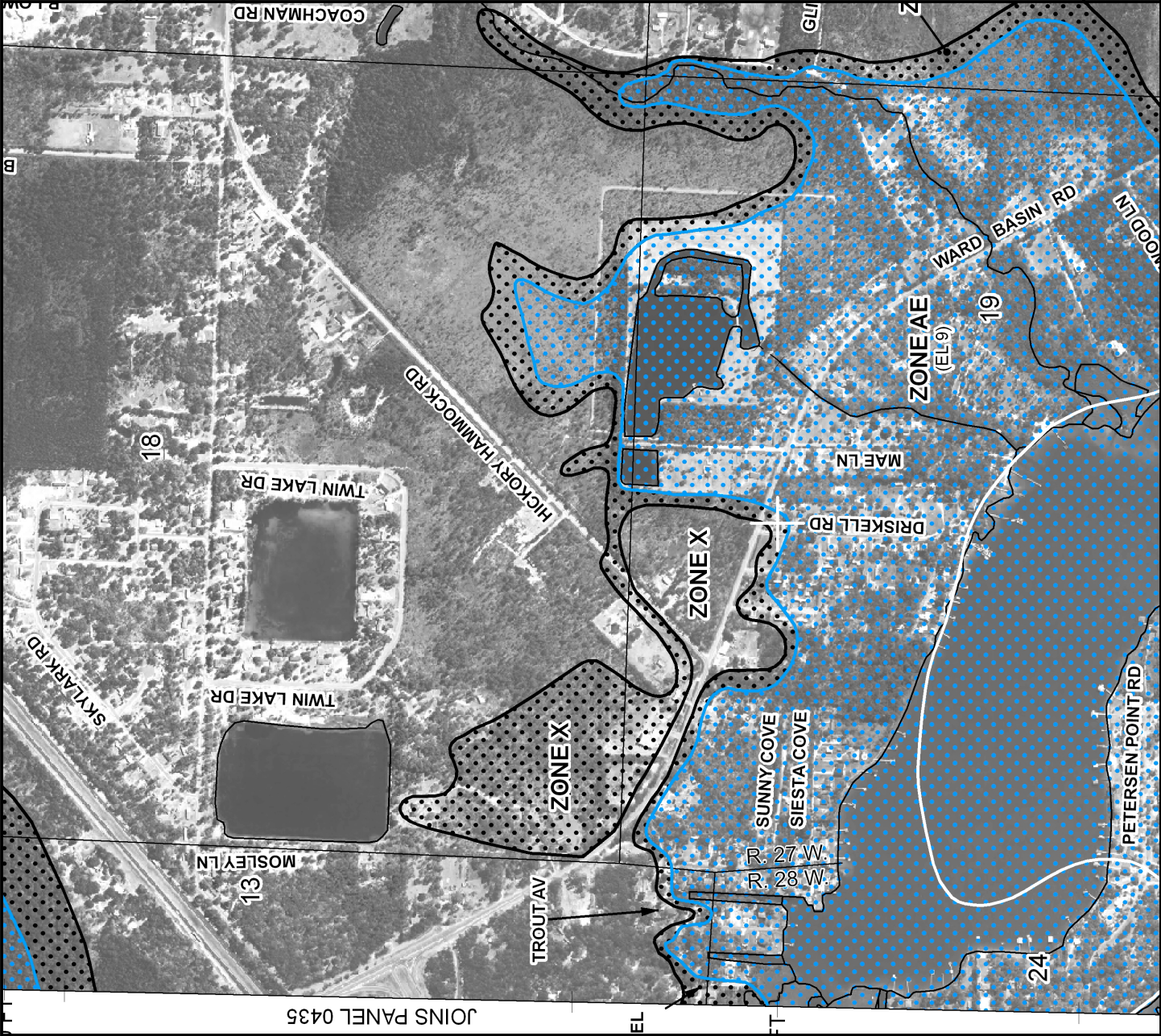
X: Moderate to low risk area. Areas outside the 1-percent annual chance floodplain, areas of 1% annual chance sheet flow flooding where average depths are less than 1 foot, areas of 1% annual chance stream flooding where the contributing drainage area is less than 1 square mile, or areas protected from the 1% annual chance flood by levees. No Base Flood Elevations or depths are shown within this zone.

Structure Type Classification

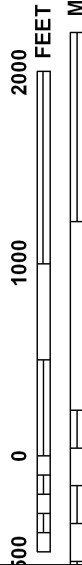
- Commercial / Industrial
- Residential
- Main Roads
- All Other Streets



This map was prepared by Santa Rosa County, Florida, using data provided by the Federal Emergency Management Agency (FEMA). The map is for informational purposes only and does not constitute a warranty of any kind. The map is not to be used for any purpose other than that for which it was prepared. The map is not to be used for any purpose other than that for which it was prepared. The map is not to be used for any purpose other than that for which it was prepared.



MAP SCALE 1" = 1000'



NFIP


NATIONAL FLOOD INSURANCE PROGRAM

PANEL 0455G

FIRM
FLOOD INSURANCE RATE MAP
SANTA ROSA COUNTY, FLORIDA
AND INCORPORATED AREAS
PANEL 455 OF 657
(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

CONTAINS:
COMMUNITY SANTA ROSA COUNTY
NUMBER 120274
PANEL 0455
SUFFIX G

Notice to User: The Map Number shown below should be used when placing map orders; the Community Number shown above should be used on insurance applications for the subject community.

**MAP NUMBER**
12113C0455G
EFFECTIVE DATE
DECEMBER 19, 2006
Federal Emergency Management Agency

This is an official copy of a portion of the above referenced flood map. It was extracted using F-MIT On-Line. This map does not reflect changes or amendments which may have been made subsequent to the date on the title block. For the latest product information about National Flood Insurance Program flood maps check the FEMA Flood Map Store at www.msc.fema.gov

Tuesday, November 3 2009



Appendix F

Hurricanes Ivan and Dennis

Your County, Your Government

Remembering the Storm that Changed our County



Fact Sheet #15
September 16, 2009



Hurricane Ivan Retrospect- Five Years Later

September 16 marks five years since Hurricane Ivan. The memorable storm hit at approximately 2:02 a.m. on a Tuesday morning in 2004 and devastated the county with over 23,000 housing units, or 47 percent of the homes, damaged or destroyed. The aftermath of Ivan dramatically affected residents and county government alike. Ivan taught us many lessons.

Although no storm or its aftermath can be predicted, Santa Rosa County Emergency Management has taken numerous steps to improve and implement new operations so we can all be more prepared when the next disaster strikes. A few examples of the changes made to ensure you have the information and services during any type of disaster include:

Lesson Learned

Communication Failure



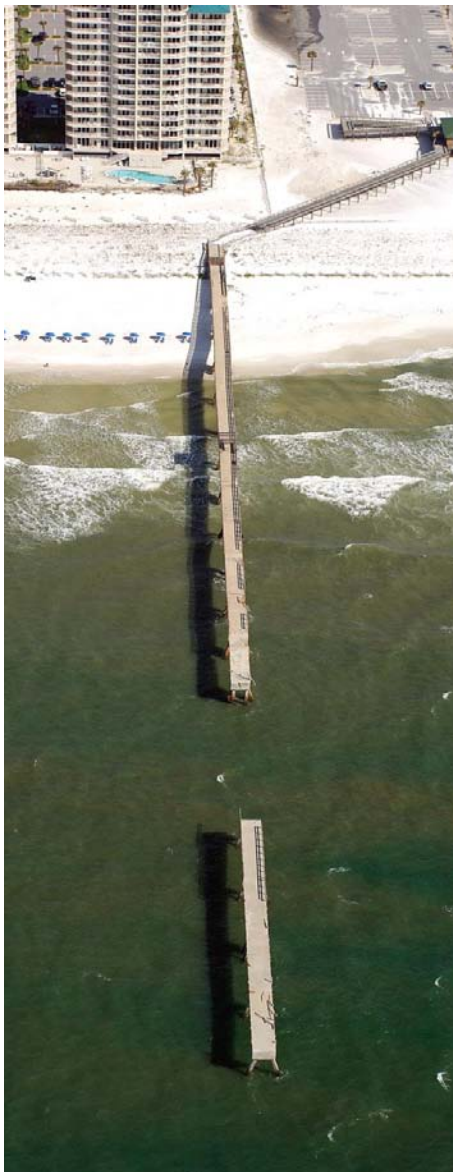
Improvements

Benefits to Residents

New permanent and portable cellular towers and walkie-talkie service.	Helps maintain communication for officials, staff and responders, which increases their ability to respond to community needs.
Website backup has been implemented from an out of town location to ensure Web access.	Maintains internet capabilities to provide up-to-date information to residents in or out of the county.
Forged relationship with Lamar Advertising to utilize an electronic billboard in the south end of the county.	Provides an additional and immediate tool to relay important information to residents and visitors traveling on US Hwy. 98.
Electronic message boards were purchased and additional message boards have been identified, if needed.	Additional tool to display important messages placed strategically throughout the county.
System for informational handouts at points of distribution locations if a major communications loss occurs was created.	Ensures communication flow from the EOC when traditional communication methods fail.
Media allowed to embed and a media room created to accommodate their needs.	Working with the media, the community will receive prompt information regarding safety of life and property.
Created a text messaging system called "E-Breaking News."	Citizens can sign up to receive alerts on emergency or other information that may affect daily life.
Partnership formed with Mediacom that gives the county the ability to override channel 27 with important safety information.	Provides residents with an additional outlet to receive important emergency messages.
New REVERSE 911® system purchased that enables the county to call homes and businesses in specific areas to alert them during an emergency.	Citizens that may be affected by a disaster in a targeted area can receive specialized notification.
Partnership with the Weather Channel to display disaster information on the "crawl" found at the bottom of your TV Screen.	Provides residents with an additional outlet to receive important emergency messages.

Lesson Learned

Limited Resources



Improvements

Benefits to Residents

Addition of two emergency management staff positions.	Allows emergency management to focus daily on planning, preparedness, response and recovery for all hazards. Also allows staff to provide more public awareness presentations and maintain better relationships with disaster partners.
County staff and designated representatives assigned to EOC stations.	Allows for better training of EOC staff, improves internal communications which in turn provides better response for citizens.
Increased training which is now held year round, including full scale disaster drills for numerous types of disasters that may affect our county.	Disaster responders are able to learn, develop working relationships before a disaster and are better prepared to assist residents.
Creation of Grand Central Station, a communication sharing software for emergency responders working in the EOC.	Enables EOC staff to communicate quickly and better assess and respond to the community's needs.
Faith-based Partner Group created to coordinate disaster response efforts.	Expands the county's capacity to quickly respond to our residents' needs by reducing our dependency on outside help which can often take days to arrive.
A business continuity emergency support function was created to provide better communication with business.	More accurate information relayed to residents about what businesses are open and what supplies they have available including food, water and gas.
Identified facilities to be used during disasters and manpower, both county and volunteers, to run the facilities.	Predetermines appropriateness and adequacy of physical facilities to be used as response and recovery resources.
Created SAFER or the Support Alliance for Emergency Readiness, an organization of businesses, non-profits, individuals and government agencies that help in recovery efforts after a disaster.	Expands the county's capacity to quickly respond to our residents' needs by reducing our dependency on outside help which can often take days to arrive.
Established warehouse space required for a County Staging Area for relief supplies and equipment.	Resources can be stored before a disaster strikes, drastically reducing the time needed to get the resources to our citizens.
Pre-identified companies and pre-bid disaster services with contractors which are reviewed yearly.	Ensures adequate resources are available, which helps reduce response time for the community.
Satellite phones installed at the emergency operations center.	Ensures communication if landline and cell phone service is lost.
Added additional shelters around the county, including a new Pet Friendly Shelter.	Provides last resort shelter space for residents who cannot go to other safe locations.
Adopted the National Incident Management System and restructured the emergency operations center.	Allows agencies that have similar missions sitting together as a group to increase communication and effectiveness.
Increased training, supervision and created scripted questions for Citizen Information Center staff.	Facilitates two-way communication with residents, helps identify needs and provides direct, correct, and consistent information.

Ivan's Wrath Facts

Tropical Storm Force Winds Hurricane Winds Eye Landfall	7 a.m., Wednesday, September 15 2 p.m., Wednesday, September 15 2:02 a.m., Thursday, September 16
Evacuation Numbers	Over 30,000 residents are estimated to have evacuated
Shelters	An estimated 1,000 people utilized county shelters
Peak Wind Gusts	107 MPH at NAS Pensacola
Highest Tides	12.92 feet at Escambia Bay West Bank at U.S. Hwy. 90
Inches of Rain (48 hour totals)	15.79 inches
9-1-1 Calls Answered During Peak Risk Period	1,778 (Normal 290 a day)
Access to Navarre Beach closed	6:00 a.m., Wednesday, September 15
Access to Navarre Beach Open	To residents only, no vehicles September 27
Amount of Debris Removed	7.71 Million Cubic Yards
Estimated County Debris Removal Expenditures	\$42.14 Million
Estimated Amount to be Refunded by FEMA for Debris Removal	\$40.79 Million
Storm Related Deaths	2
Number of Gulf Power Customers Without Service	60,270

Improving Safety and Recovery Through Aggressive Mitigation

As a result of Hurricane Ivan, Santa Rosa County has received approval for approximately \$10 million in hazard mitigation projects of which the county has a 25 percent match. Some examples include shuttering of seven county buildings, elevation of ten lift station electrical control panels on Navarre Beach, and Phase I engineering for seven large scale stormwater/drainage improvement projects in the south end of the county. Phase II Construction is anticipated to begin on these seven projects in 2010.



What is Emergency Management?

The Emergency Management Division is responsible for work in the development, implementation and management of county-wide disaster prevention, preparedness, response, recovery and mitigation. It is responsible for the County's all-hazard Comprehensive Emergency Management Plan and coordinates the activities for the County's Emergency Operations Center or EOC.



The Santa Rosa County EOC was built in 1998. It serves as the **central location where representatives of local government and private sector agencies convene during disaster situations to make decisions.** It was built to withstand 150 MPH winds and is fully equipped with manual shutters and doors and two generators that are tested weekly.

Activations do not only happen during hurricane season. Incidents including tornadoes, wildfires, flooding, extreme cold or heat, transportation accidents, pandemics, and chemical or terrorist threats could all trigger an activation.

There are three levels of activation:

Level III: Monitoring- Selected agencies are notified that would take action as part of daily activities. The EOC is staff by the emergency communications center and other division of emergency management personnel.

Level II: Partial Activation- All primary agencies that man the EOC are notified. The EOC is staffed by emergency management personnel and selected EOC staff.

Level I: Full Scale Activation
- All Emergency Management personnel and primary and support Emergency Support Functions are activated within the EOC.



What Happens at Emergency Management During a Storm?

72 Hours Before an Anticipated Storm Hit

- ✓ The emergency management director notifies the board of county commissioners of the situation through the county administrator.
- ✓ A local emergency declaration may be declared in accordance with the Comprehensive Emergency Management Plan.
- ✓ Evacuation routes will be reviewed, problem areas identified and appropriate actions taken.
- ✓ Dissemination of targeted public information will begin.

48 Hours Before an Anticipated Storm Hit

- ✓ Emergency Operations Center activated at the appropriate level and a full briefing between all EOC agencies is conducted.
- ✓ American Red Cross of Northwest Florida and Santa Rosa County Department of Health will begin preparation for possible shelter openings.
- ✓ Personnel will be placed on standby and assignment to teams confirmed.
- ✓ Personnel having responsibilities during the storm will be sent home to prepare their families and property while maintaining adequate EOC manning.
- ✓ All campgrounds, recreational parks and mobile home parks will be directly advised to start hurricane preparedness and prepare for evacuation.
- ✓ Coordination commences concerning evacuation on decisions with Escambia, Florida; Escambia, Alabama, and Okaloosa counties emergency management.

24 Hours Before an Anticipated Storm Hit

- ✓ Evacuation of designated areas will begin subject to location, category and speed of the hurricane. Actual time to commence evacuation will be determined by Emergency Management Director in coordination with local law enforcement and neighboring counties. All mobile home residents will be advised to evacuate regardless of location.
- ✓ Authorities will ensure the Division of Emergency Management and the Public Information Officer are informed of government office and school closures.
- ✓ Shelters will be opened to adequately handle evacuees.
- ✓ All Emergency Management personnel including Emergency Operations Center volunteers report to assignments as directed.
- ✓ Special needs evacuation will begin.
- ✓ Available aircraft will evacuate as conditions warrant.

12 Hours Before an Anticipated Storm Hit

- ✓ EOC is fully activated with all designated representatives present.
- ✓ All non-essential personnel should be departing from evacuation area. Essential personnel will evacuate as conditions warrant, to be completed no later than the arrival of tropical force winds.

Arrival of Tropical Storm Force Winds

- ✓ All emergency vehicles are staged in appropriate locations and to ensure the safety of first responders, are not moved until the possibility of storm force winds (39-73 mph) has passed.



Santa Rosa County Emergency Management uses four phases to prepare for and respond to disasters.



What is an ESF?

An ESF, or Emergency Support Function, consolidates multiple agencies that perform similar or like functions into a single cohesive unit to allow for better management of emergency response functions. These functions represent specific response activities that are common to all disasters. Each Emergency Support Function is comprised of one or more primary agency (ies) serving as the lead and several other agencies and organizations providing support. The ESF concept was developed by the Federal Emergency Management Agency in the late 1980's. In Santa Rosa County and throughout Florida, 15 of the 18 ESFs fall under one of four branches in the Operations Section: Emergency Services, Human Services, Infrastructure Support and Operations Support

ESF 1 - Transportation
 ESF 2 - Communications
 ESF 3 - Public Works & Engineering
 ESF 4 - Firefighting
 ESF 5 - Information Planning
 ESF 6 - Mass Care
 ESF 7 - Resource Support
 ESF 8 - Health & Medical Services
 ESF 9 - Search & Rescue

ESF 10 - Hazmat
 ESF 11 - Food & Water
 ESF 12 - Energy
 ESF 13 - Military Support
 ESF 14 - Public Information
 ESF 15 - Volunteers & Donations
 ESF 16 - Law Enforcement & Security
 ESF 17 - Animal Protection & Agriculture
 ESF 18 - Business & Infrastructure



Santa Rosa County Public Information

4499 Pine Forest Road ▪ Milton, Florida 32583

(850) 983-5254 ▪ (850) 983-5248 Fax

Santa Rosa County Storm Facts 2004-2005

Stats	Hurricane Ivan	Hurricane Dennis
Evacuation ordered	6:00 a.m. Tuesday, September 14, 2004	6:00 p.m. Friday, July 8, 2005
Declaration of local state of emergency	Monday September 13, 2004	Friday July 8, 2005
Landfall <i>According to the National Weather Service</i>	2:02 a.m. Thursday, September 16, 2004	7:27 p.m. Sunday, July 10, 2005
Peak Wind Gusts <i>According to the National Weather Service</i>	107 MPH at Pensacola NAS	120 MPH, Pensacola Airport
Highest Tides <i>According to the National Weather Service</i>	12.92 feet Escambia Bay West Bank at HWY 90	5.50 feet in Pensacola
Inches of Rain (48 hour totals) <i>According to the National Weather Service</i>	15.79 inches, ending 7 p.m. CDT –September 16, 2004 Pensacola, FL (WEAR Studios)	7.67 inches, ending at 11:59 p.m. - July 10, 2005 (WEAR Studios)
Flood Damage in Special Flood Hazard Areas Only	Santa Rosa County: 3,934 >956 with 0-24.99% damage >1848 with 25-49.99% damage >622 with 50-74.99% damage >508 with 75% or more damage	Navarre Beach Only: 1,035 (Townhouses included, not condo's; no other flood damage in the special flood hazard areas): >545 with 0-24.99% damage >302 with 25-49.99% damage >118 with 50-74.99% damage >70 with 75% or more damage
Amount of Debris Removed	Total Vegetative and C & D: 7.71 Million CY	Vegetative: 1.75 million Cubic Yards C & D: 161,044 CY Total: 1.90 million CY
Estimated County Debris Removal Expenditures <i>(as of 05/08/2009)</i>	\$42.14 Million	\$21.98 Million

Estimated amount to be refunded by FEMA for Debris removal <i>(as of 05/08/2009)</i>	\$40.79 Million It is expected that the county's cost share for Ivan after final reimbursements are made will be approximately \$3 mill.	\$21.94 Million (County will be reimbursed for the majority of Dennis after the state obligates payment with the recent decision to pay Dennis and Katrina at 100 %.)
Estimated Unfunded Costs to the County <i>(as of 05/08/2009)</i>	\$1.35 million	\$40,000 (County will be reimbursed for the majority of Dennis after the state obligates payment with the recent decision to pay Dennis and Katrina at 100%.)
Shelters and number of people at height of storm	<ul style="list-style-type: none"> Milton Community Center- 240 citizens and 20 staff Sims Middle School- 103 special needs clients and 13 staff 	<ul style="list-style-type: none"> Milton Community Center- 454 citizens and 18 staff S.S. Dixon Intermediate School- 110 Sims Middle School- 38 clients and 21 staff
Curfew declared	Tuesday, September 16, 2004	Sunday, July 10, 2005
Curfew lifted	5 a.m., Monday, October 4, 2004	Noon, Thursday, July 14, 2005 (except Navarre Beach)
Access to Navarre Beach closed	6:00 a.m., Wednesday, September 15, 2004	12:00 p.m., Saturday, July 9 closed to visitors 6:00 p.m., Saturday, July 9 to residents
Access to Navarre Beach Open	To residents only, no vehicles September 27, 2004 7 a.m.-6 p.m. only	July 12, 2005 Opened to pedestrian traffic only 8 am-6 p.m. only
Storm Related Deaths	2	1
Number of Gulf Power Customers without Service	Santa Rosa- 60,270 Escambia- 137,963 90% of the 396,000 total customers	Escambia- 100,107 Santa Rosa- 56,697 60% of the 396,000 total customers

Number of mobile homes in Santa Rosa County

- 8,586 units (According to FHDC Florida Online Housing Data Website)

Estimated number of residential structures in each evacuation zone:

- Category 1 – 7,537
- Category 2-3 – 5,447
- Category 4-5 – 8,233

(Please note some of the residential structures are vacation rental property and are not necessarily occupied.)

Average Household Size

- 2.69 persons (2000 Census Bureau statistic)
- 2.62 persons (2005 Florida Housing Data Clearinghouse Website, estimated population of 136,441 divided by an estimated number of households of 52,086)

Appendix G

March 2009 Flood Event

*Blackwater River
before the
March 2009
flood event*

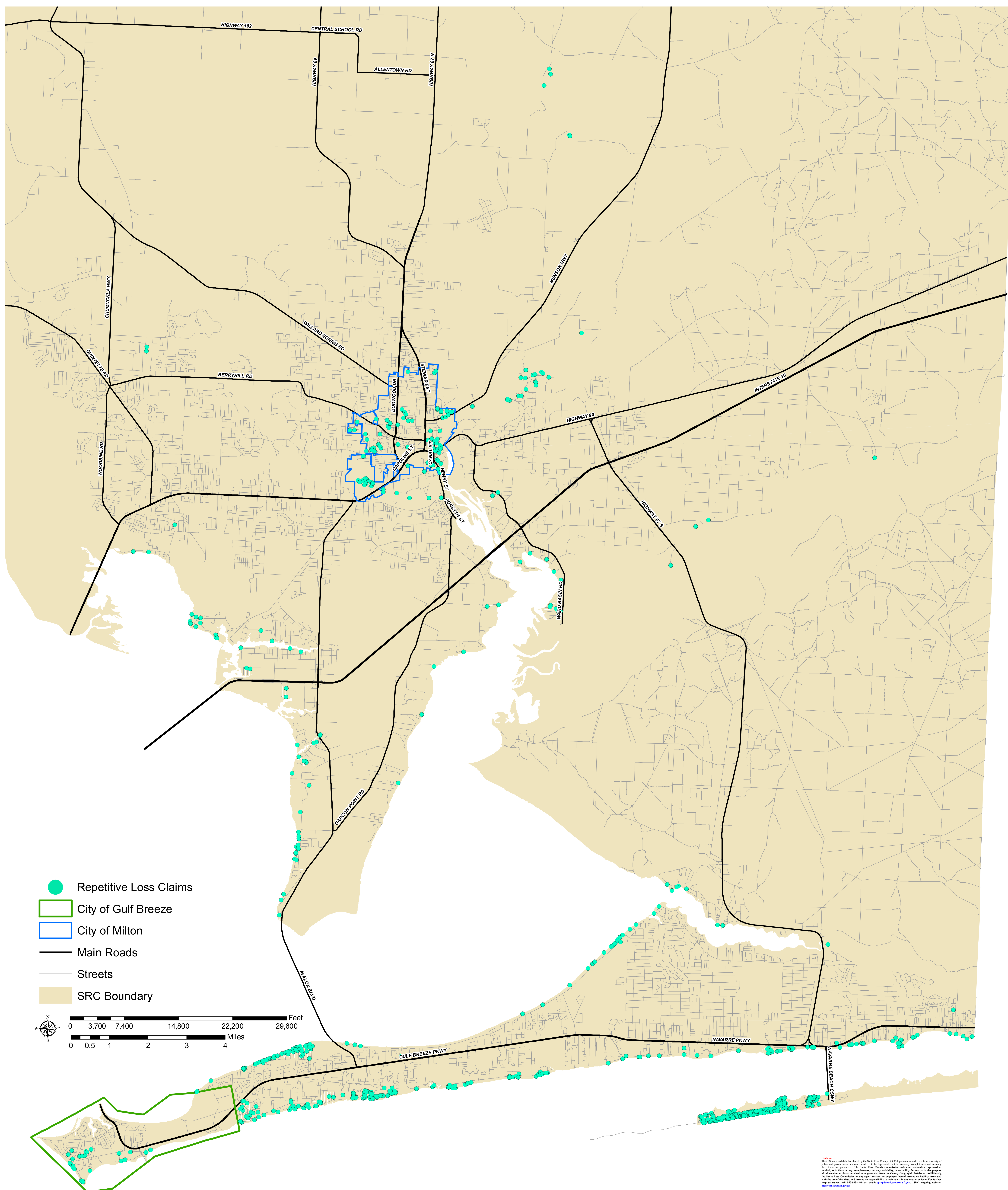


*Blackwater River
after the
March 2009
flood event*



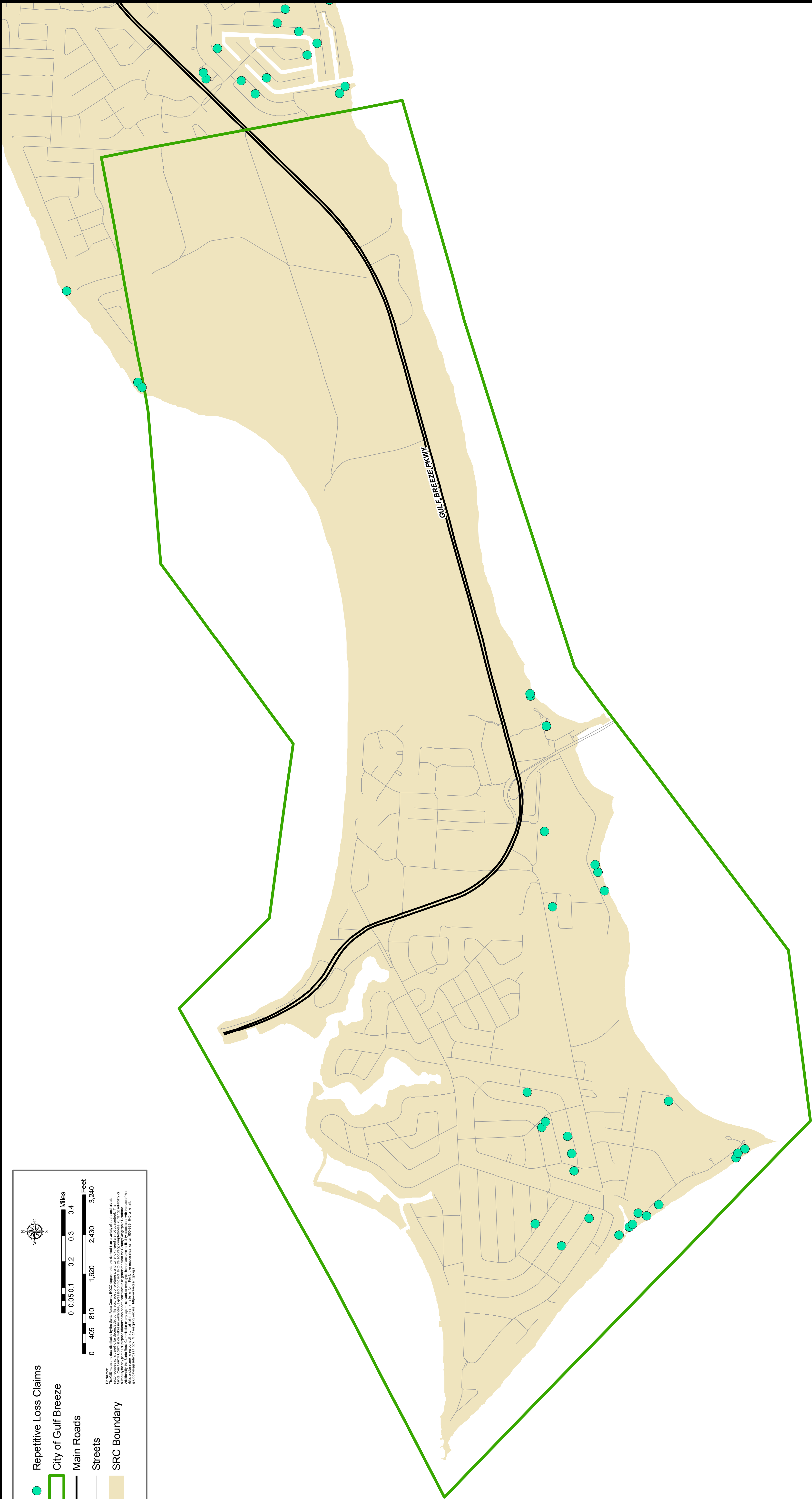
Appendix H

Repetitive Loss Flood Insurance Claims





The Seal of the State of Florida is a circular emblem. It features a central scene with a Seminole man in traditional dress standing on a log raft, holding a bow and arrow. A Seminole woman is seated on the raft, and a Seminole child is standing. The background shows a dense forest with palm trees and a body of water. The outer ring of the seal contains the text "THE STATE OF FLORIDA" at the top and "GREAT SEAL OF THE STATE OF FLORIDA" at the bottom. The words "IN GOD WE TRUST" are inscribed on the right side of the seal.



City of Gulf Breeze FL NFIP Repetitive Loss Properties 1978 - June 30, 2009

RL Property #	City	Zip Code	# of Flood Insurance Claims	Total Building Claim Payments	Total Contents Claim Payments	Total Building + Contents Payments	Average Payment	FEMA Flood Zone
1	Gulf Breeze	32563-9408	2	\$ 59,784	\$ 28,345	\$ 88,129	\$ 44,065	X
2	Gulf Breeze	32563-9737	2	\$ 145,758	\$ 71,600	\$ 217,358	\$ 108,679	X
3	Gulf Breeze	32563-3007	2	\$ 67,140	\$ 8,600	\$ 75,740	\$ 37,870	AE
4	Gulf Breeze	32561-4467	3	\$ 168,261	\$ -	\$ 168,261	\$ 56,087	A11
5	Gulf Breeze	32561-4467	2	\$ 9,807	\$ -	\$ 9,807	\$ 4,903	A11
6	Gulf Breeze	32563-5518	2	\$ 142,333	\$ 13,534	\$ 155,867	\$ 77,933	X
7	Gulf Breeze	32561-4549	2	\$ 70,891	\$ 23,960	\$ 94,851	\$ 47,425	X
8	Gulf Breeze	00003-2563	2	\$ 135,758	\$ 75,000	\$ 210,758	\$ 105,379	AE
9	Gulf Breeze	32561-4229	3	\$ 22,215	\$ 763	\$ 22,978	\$ 7,659	X
10	Gulf Breeze	32563-4930	2	\$ 119,121	\$ -	\$ 119,121	\$ 59,561	AE
11	Gulf Breeze	32561-4532	2	\$ 41,458	\$ 552	\$ 42,010	\$ 21,005	A07
12	Gulf Breeze	32561-4532	2	\$ 23,197	\$ -	\$ 23,197	\$ 11,599	A07
13	Gulf Breeze	32561-4531	2	\$ 10,888	\$ -	\$ 10,888	\$ 5,444	AE
14	Gulf Breeze	32561-4532	2	\$ 27,687	\$ -	\$ 27,687	\$ 13,843	AE
15	Gulf Breeze	32561-4532	3	\$ 47,621	\$ 1,981	\$ 49,603	\$ 16,534	A07
16	Gulf Breeze	32561-4530	2	\$ 16,828	\$ -	\$ 16,828	\$ 8,414	AE
17	Gulf Breeze	32561-4536	2	\$ 79,604	\$ -	\$ 79,604	\$ 39,802	VE
18	Gulf Breeze	32561-4553	2	\$ 30,785	\$ -	\$ 30,785	\$ 15,393	V10
19	Gulf Breeze	32561-4553	2	\$ 69,247	\$ -	\$ 69,247	\$ 34,623	VE
20	Gulf Breeze	00003-2561	2	\$ 67,431	\$ 22,410	\$ 89,842	\$ 44,921	VE
21	Gulf Breeze	32561-4109	2	\$ 225,143	\$ 67,869	\$ 293,012	\$ 146,506	C
22	Gulf Breeze	32561-4857	2	\$ 10,008	\$ -	\$ 10,008	\$ 5,004	AE
23	Gulf Breeze	32561-4857	3	\$ 7,397	\$ -	\$ 7,397	\$ 2,466	A11
24	Gulf Breeze	32561-4857	2	\$ 42,696	\$ -	\$ 42,696	\$ 21,348	AE
25	Gulf Breeze	32563-4913	2	\$ 76,490	\$ 43,467	\$ 119,957	\$ 59,978	C
26	Gulf Breeze	32561-4756	2	\$ 506,638	\$ 108,149	\$ 614,788	\$ 307,394	AE
27	Gulf Breeze	32561-4840	2	\$ 41,916	\$ -	\$ 41,916	\$ 20,958	AE
28	Gulf Breeze	32561-4840	2	\$ 41,944	\$ -	\$ 41,944	\$ 20,972	AE
29	Gulf Breeze	32561-4840	2	\$ 41,944	\$ -	\$ 41,944	\$ 20,972	AE
30	Gulf Breeze	32561-4540	2	\$ 41,944	\$ -	\$ 41,944	\$ 20,972	AE
31	Gulf Breeze	32561-4840	2	\$ 41,944	\$ -	\$ 41,944	\$ 20,972	AE
32	Gulf Breeze	32561-4840	2	\$ 20,524	\$ -	\$ 20,524	\$ 10,262	AE
33	Gulf Breeze	32561-4840	2	\$ 41,944	\$ -	\$ 41,944	\$ 20,972	AE
34	Gulf Breeze	32561-4840	2	\$ 41,944	\$ -	\$ 41,944	\$ 20,972	AE
35	Gulf Breeze	32561-4840	2	\$ 41,944	\$ -	\$ 41,944	\$ 20,972	AE
36	Gulf Breeze	32561-4840	2	\$ 41,944	\$ -	\$ 41,944	\$ 20,972	AE
37	Gulf Breeze	32561-4840	2	\$ 41,944	\$ -	\$ 41,944	\$ 20,972	AE
38	Gulf Breeze	32563-2756	2	\$ 42,736	\$ 10,013	\$ 52,749	\$ 26,374	X
39	Gulf Breeze	32563-2775	2	\$ 48,387	\$ 5,601	\$ 53,988	\$ 26,994	X
40	Gulf Breeze	32563-2593	2	\$ 16,832	\$ 32,346	\$ 49,178	\$ 24,589	X
41	Gulf Breeze	32563-3523	2	\$ 114,996	\$ 50,842	\$ 165,838	\$ 82,919	X
42	Gulf Breeze	32561-4715	3	\$ 60,161	\$ -	\$ 60,161	\$ 20,054	VE
43	Gulf Breeze	32561-4717	2	\$ 106,866	\$ -	\$ 106,866	\$ 53,433	V10
44	Gulf Breeze	32561-4717	2	\$ 250,000	\$ 104,073	\$ 354,073	\$ 177,037	A07
45	Gulf Breeze	32563-2562	2	\$ 56,910	\$ 16,006	\$ 72,916	\$ 36,458	AE
46	Gulf Breeze	32561-4744	2	\$ 94,567	\$ 51,381	\$ 145,949	\$ 72,974	C
47	Pensacola Bch	32561-2003	2	\$ 36,408	\$ 19,396	\$ 55,804	\$ 27,902	C
48	Gulf Breeze	32563-2655	2	\$ 252,242	\$ 43,203	\$ 295,445	\$ 147,723	AE
		Totals	101	\$ 3,744,230	\$ 799,092	\$ 4,543,321	\$ 2,220,261	



Repetitive Loss Claims Within The City of Milton



Repetitive Loss Claims

City of Milton

Main Roads

Streets

SRC Boundary

00.0450.090.180.270.36

Miles

04458901,7802,6703,560

Feet

N

W

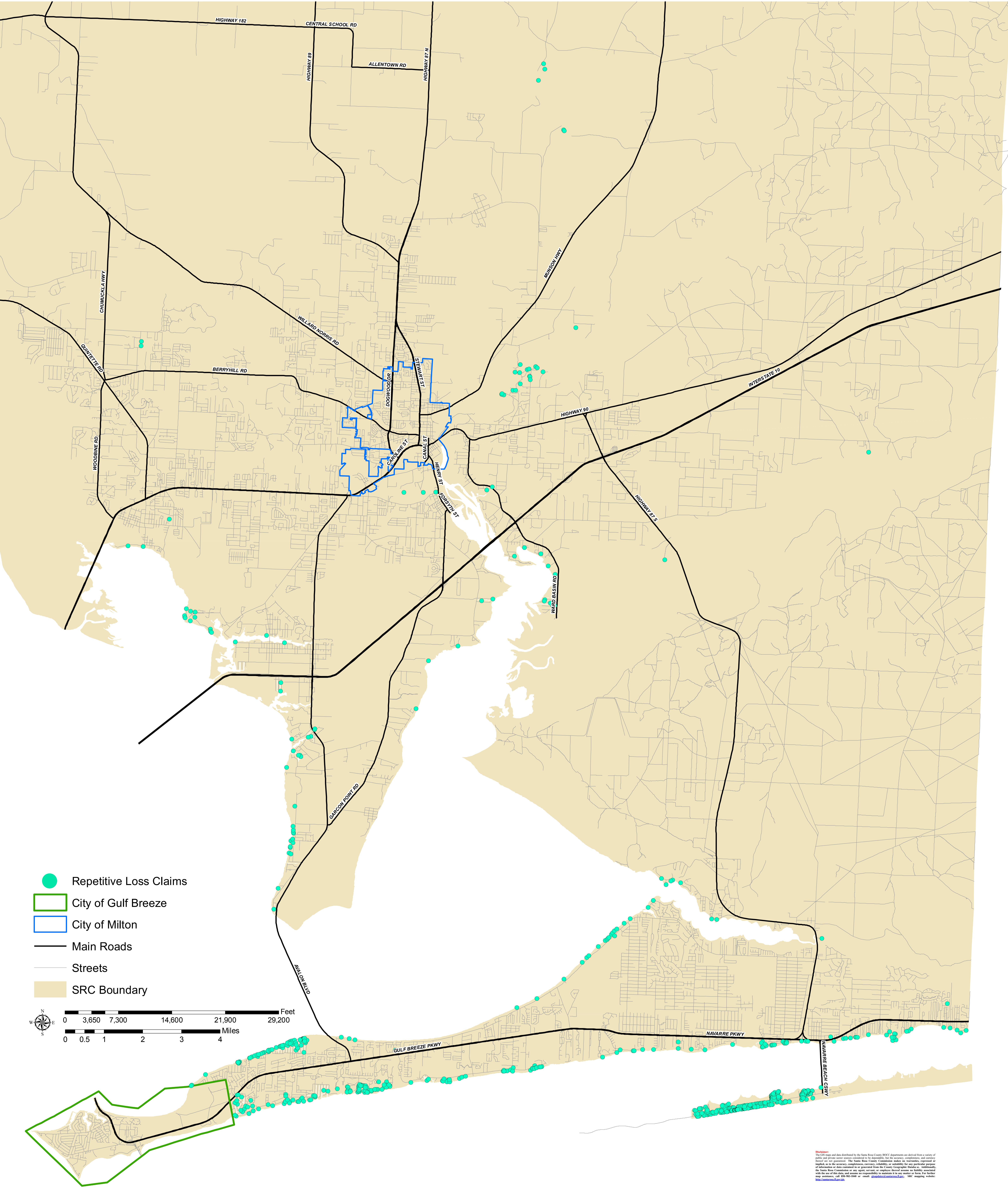
E

S

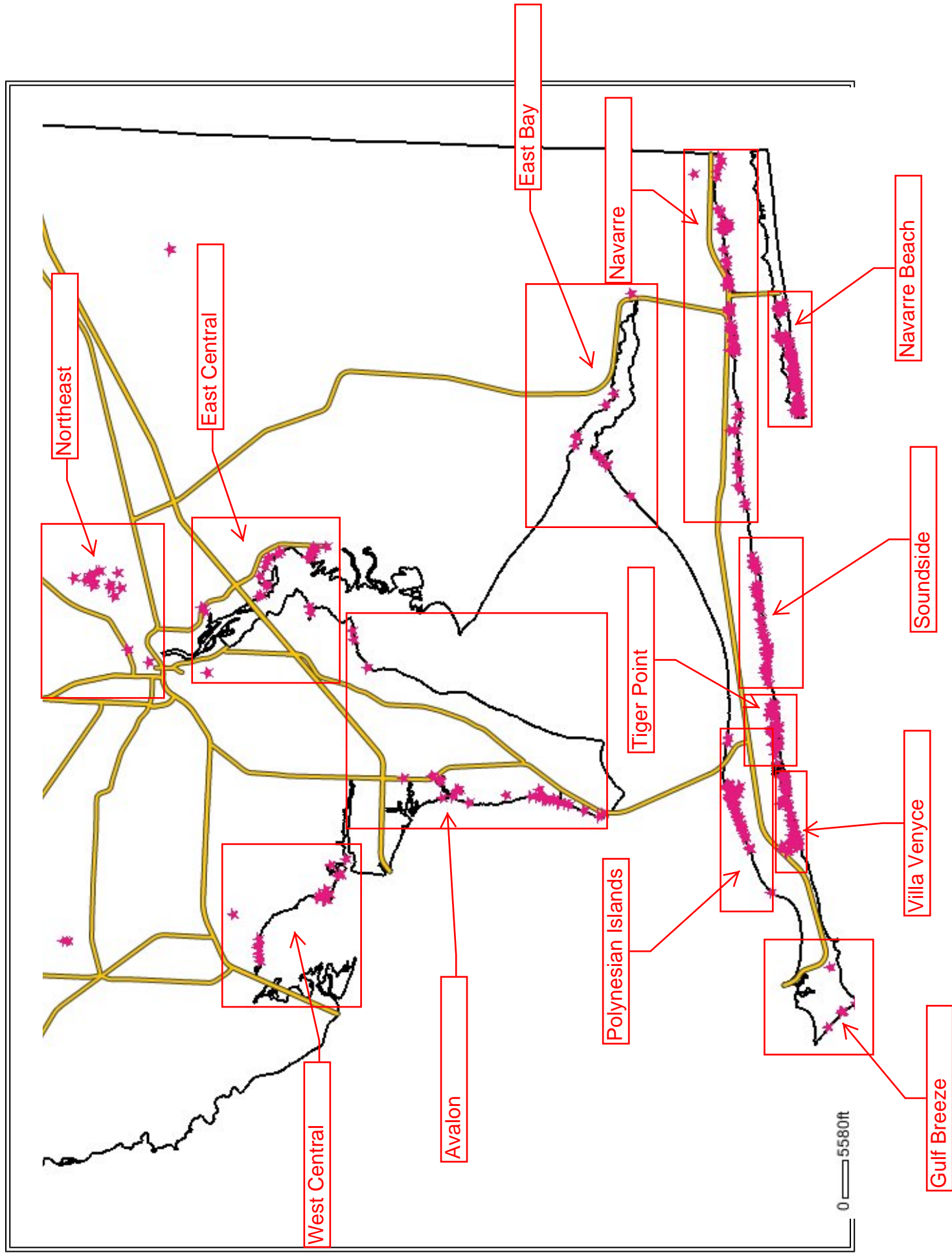
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Repetitive Loss Claims Within Santa Rosa County



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Santa Rosa County, Florida NFIP (698) Repetitive Loss (RL) Properties 1978 - 2008

RL Property #	RL Area*	City	Zip Code	# of Claims	Total Building Claim Payments	Total Contents Claim Payments	Total Building + Contents Payments	Building Value	Land Value	Year Built	Elevation Lowest Floor	Base Flood Elevation	County Require-ment	Compliant?
1	AV	MILTON	325833303	2	\$ 21,050	\$ -	\$ 21,050	\$ 122,803	\$ 89,467	2000	15.7	8	AE/11	YES
2	AV	MILTON	325839174	2	\$ 19,153	\$ -	\$ 19,153	\$ -	\$ 117,442			6	V/9	VACANT
3	AV	MILTON	325839174	2	\$ 177,405	\$ 50,000	\$ 227,405	\$ 99,463	\$ 117,442	1996	6	6	V/9	
4	AV	MILTON	325830000	4	\$ 57,506	\$ 30,932	\$ 88,438	\$ 108,223	\$ 241,680	1979		6	V/9	
5	AV	MILTON	325839183	2	\$ 203,165	\$ 100,000	\$ 303,165	\$ 141,021	\$ 121,980	1996	7.2	6	V/9	
6	AV	MILTON	325839173	3	\$ 121,906	\$ 56,673	\$ 178,579	\$ 89,556	\$ 26,695	1998	6.5	6	AE/9	
7	AV	MILTON	325830000	3	\$ 149,923	\$ 100,140	\$ 250,063	\$ 159,472	\$ 123,120	1992	7.8	6	V/9	
8	AV	MILTON	32583	3	\$ 20,061	\$ 1,555	\$ 21,616	\$ 64,760	\$ 76,000	1984		7	AE/10	
9	AV	MILTON	325836203	4	\$ 166,122	\$ 38,211	\$ 204,333	\$ 87,535	\$ 44,213	1980		9	AE/12	
10	AV	MILTON	325839178	2	\$ 26,777	\$ -	\$ 26,777	\$ 123,690	\$ 115,377	1985		9	VE/12	
11	AV	MILTON	325839533	3	\$ 75,483	\$ 45,488	\$ 120,971	\$ 45,471	\$ 106,875	1958		9	V/12	
12	AV	MILTON	325839179	2	\$ 131,663	\$ 21,869	\$ 153,532	\$ 227,796	\$ 124,012	1988		6	V/9	
13	AV	MILTON	325839179	2	\$ 132,697	\$ 75,100	\$ 207,797	\$ 94,007	\$ 107,160	1981	6.26	6	V/9	NO
14	AV	MILTON	325839179	3	\$ 50,825	\$ 23,606	\$ 74,430	\$ 92,068	\$ 114,267	1984		6	V/9	
15	AV	MILTON	325839548	2	\$ 43,699	\$ 38,540	\$ 82,239	\$ 120,310	\$ 127,244	1980		6	V/9	
16	AV	MILTON	325839196	3	\$ 72,807	\$ 34,014	\$ 106,821	\$ 113,686	\$ 134,777	1985		6	AE/9	COBRA ZONE
17	AV	MILTON	325839198	2	\$ 44,749	\$ 6,913	\$ 51,663	\$ 103,145	\$ 134,140	1985		6	V/9	
18	AV	MILTON	325839160	2	\$ 49,032	\$ 50,000	\$ 99,032	\$ -	\$ 19,000			0	X/0	VACANT
19	AV	MILTON	325839538	2	\$ 178,125	\$ 67,500	\$ 245,625	\$ 139,832	\$ 117,324	1994		9	AE/12	
20	AV	MILTON	325839538	2	\$ 60,932	\$ 6,966	\$ 67,898	\$ 187,638	\$ 103,768	1995	10.2	9	V/12	
21	AV	MILTON	325836036	2	\$ 51,999	\$ -	\$ 51,999	\$ 46,459	\$ 4,180	1963		8	AE/11	
22	AV	MILTON	325830000	2	\$ 24,114	\$ 4,902	\$ 29,017	\$ 143,258	\$ 71,250	1989		9	V/12	YES - SEND AW-501
23	AV	MILTON	325835804	3	\$ 109,135	\$ 20,272	\$ 129,407	\$ 58,715	\$ 33,962	1970		8	AE/11	
24	AV	MILTON	32583	3	\$ 67,315	\$ -	\$ 67,315	\$ 43,787	\$ 39,629	1973		9	AE/12	
25	AV	MILTON	325830000	3	\$ 65,801	\$ 8,447	\$ 74,248	\$ 35,150	\$ 35,568	1967		9	AE/12	
26	AV	MILTON	325837334	3	\$ 107,850	\$ 5,221	\$ 113,071	\$ -	\$ 103,675	1981		7	V/10	
27	AV	MILTON	325830000	2	\$ 44,000	\$ 8,400	\$ 52,400	\$ 11,597	\$ 37,791	1968		8	V/11	
28	AV	MILTON	325839101	2	\$ 18,747	\$ -	\$ 18,747	\$ 81,989	\$ 9,500	1985		8	VE/11	
29	AV	MILTON	325839102	2	\$ 50,986	\$ 17,574	\$ 68,559	\$ 46,700	\$ 25,137	1986		8	VE/11	
30	AV	NAVARRE	325662151	2	\$ 268,407	\$ 60,000	\$ 328,407	\$ 417,861	\$ 265,630	1994		A9	V/12	
31	AV	NAVARRE	325662151	2	\$ 310,471	\$ 100,000	\$ 410,471	\$ 1,112,260	\$ 497,901	2008	18	A9	V/12	YES
32	EB	GULF BREEZE	325639666	2	\$ 179,799	\$ 48,423	\$ 228,221	\$ 245,663	\$ 262,957	2002	8.5	6	AE/9	
33	EB	GULF BREEZE	325639668	2	\$ 132,569	\$ 8,100	\$ 140,669	\$ 81,262	\$ 181,260	1960	8.6	6	AE/9	
34	EB	GULF BREEZE	325639727	2	\$ 41,715	\$ 7,600	\$ 49,315	\$ 37,879	\$ 186,390	1958		6	AE/9	
35	EB	GULF BREEZE	325639730	2	\$ 152,433	\$ 57,900	\$ 210,333	\$ 22,791	\$ 182,970	1940	7.3	6	AE/9	
36	EB	GULF BREEZE	325639732	2	\$ 73,329	\$ 6,000	\$ 79,329	\$ 38,401	\$ 182,970	1956		6	AE/9	

Santa Rosa County, Florida NFIP (698) Repetitive Loss (RL) Properties 1978 - 2008

RL Property #	RL Area*	City	Zip Code	# of Claims	Total Building Claim Payments	Total Contents Claim Payments	Total Building + Contents Payments	Building Value	Land Value	Year Built	Elevation Lowest Floor	Base Flood Elevation	County Require- ment	Compliant?
37	EB	GULF BREEZE	325639732	2	\$ 65,842	\$ 27,322	\$ 93,164	\$ 128,200	\$ 174,420	2004	8.2	6	AE/9	
38	EB	GULF BREEZE	325639734	2	\$ 157,122	\$ 64,000	\$ 221,122	\$ 231,052	\$ 198,360	2004	10.8	6	AE/9	YES - SEND AW-501
39	EB	GULF BREEZE	325619734	2	\$ 20,779	\$ 927	\$ 21,706	\$ 266,115	\$ 198,360	1993	9.1	6	AE/9	YES
40	EB	GULF BREEZE	325639737	2	\$ 57,800	\$ 20,824	\$ 78,623	\$ 33,170	\$ 186,390	1960	5.9	6	AE/9	
41	EB	GULF BREEZE	325639737	2	\$ 123,435	\$ 98,677	\$ 222,112	\$ 115,432	\$ 121,153	1990		6	AE/9	
42	EB	GULF BREEZE	325639737	2	\$ 107,756	\$ 36,140	\$ 143,896	\$ 34,951	\$ 182,970	1960		6	AE/9	
43	EB	GULF BREEZE	325639736	2	\$ 179,434	\$ 29,175	\$ 208,610	\$ -	\$ 168,055			6	AE/9	VACANT
44	EB	GULF BREEZE	325639739	2	\$ 21,416	\$ 17,623	\$ 39,039	\$ 100,617	\$ 24,605	1974		0	X/0	YES
45	EB	GULF BREEZE	325639736	2	\$ 64,959	\$ 47,087	\$ 112,046	\$ 76,339	\$ 196,650	1960	6.4	6	AE/9	
46	EB	GULF BREEZE	325639736	2	\$ 104,568	\$ 50,000	\$ 154,568	\$ 132,012	\$ 173,907	1995	7.2	6	AE/9	
47	EB	GULF BREEZE	325639736	2	\$ 68,438	\$ -	\$ 68,438	\$ 67,234	\$ 200,138	1978	7.48	6	AE/9	
48	EB	GULF BREEZE	325668002	3	\$ 80,894	\$ 21,436	\$ 102,330	\$ 30,643	\$ 191,297	2000		6	AE/9	
49	EB	NAVARRE	325668915	2	\$ 91,320	\$ 34,638	\$ 125,958	\$ 121,703	\$ 308,211	1993	7.9	7	AE/10	
50	EB	NAVARRE	325668935	2	\$ 152,598	\$ 99,690	\$ 252,288	\$ 116,972	\$ 129,010	1993	7.7	7	AE/10	
51	EB	NAVARRE	325669737	2	\$ 145,758	\$ 71,600	\$ 217,358	\$ 67,573	\$ 182,970	1961		6	AE/9	
52	EB	NAVARRE	325668002	2	\$ 319,301	\$ 115,903	\$ 435,204	\$ 110,687	\$ 171,000	1973	7.8	6	AE/9	
53	EB	NAVARRE	325669509	2	\$ 22,227	\$ -	\$ 22,227	\$ 172,746	\$ 82,293	1990		7	VE/10	
54	EB	NAVARRE	32563	2	\$ 74,404	\$ 56,104	\$ 130,508	\$ 79,221	\$ 162,556	1980		7	VE/10	VACANT
55	EC	MILTON	325839807	3	\$ 137,006	\$ -	\$ 137,006	\$ 68,960	\$ 32,300	1977	5.6	9	AE/12	
56	EC	MILTON	325832966	2	\$ 62,334	\$ -	\$ 62,334	\$ -	\$ 32,300			10	AE/13	VACANT
57	EC	MILTON	325838801	2	\$ 29,266	\$ 20,873	\$ 50,138	\$ 106,738	\$ 51,300	1989	13.64	9	AE/12	YES
58	EC	MILTON	32583	3	\$ 265,523	\$ 94,551	\$ 360,074	\$ -	\$ 62,700			9	AE/V/12	VACANT
59	EC	MILTON	325838809	4	\$ 62,454	\$ 6,319	\$ 68,773	\$ 50,298	\$ 54,720	1978	6	9	AE/12	
60	EC	MILTON	325838809	2	\$ 10,376	\$ 8,251	\$ 18,627	\$ 111,759	\$ 58,054	1992		9	AE/12	
61	EC	MILTON	32572	2	\$ 120,076	\$ 23,904	\$ 143,979	\$ 251,980	\$ 218,038	1974	8.65	10	AE/13	
62	EC	MILTON	325838532	2	\$ 126,267	\$ 57,932	\$ 184,199	\$ -	\$ 71,250			9	V/12	VACANT
63	EC	MILTON	32583	2	\$ 28,341	\$ 16,007	\$ 44,347	\$ -	\$ 84,395			9	V/12	VACANT
64	EC	MILTON	325838811	2	\$ 14,326	\$ -	\$ 14,326	\$ 134,028	\$ 59,850	1993	14.05	9	AE/12	YES
65	EC	MILTON	325838814	2	\$ 118,525	\$ 26,500	\$ 145,025	\$ -	\$ 58,710	1979		9	AE/12	UNDER CONST MITIGATING
66	EC	MILTON	32583	2	\$ 189,045	\$ 91,134	\$ 280,179	\$ -	\$ 210,187			9	V/12	VACANT
67	EC	MILTON	325838835	2	\$ 162,807	\$ 23,859	\$ 186,666	\$ -	\$ 105,845			9	V/12	VACANT
68	EC	MILTON	325833038	2	\$ 19,914	\$ 25,695	\$ 45,609	\$ 62,257	\$ 7,876	1958		9	V/12	
69	EC	NAVARRE	325669755	2	\$ 152,798	\$ 27,574	\$ 180,373	\$ -	\$ 85,606			7	V/10	YES - SEND AW-501
70	NAV	GULF BREEZE	325667507	4	\$ 58,662	\$ 42,615	\$ 101,277	\$ 56,899	\$ 233,620	1982		10	VE/13	
71	NAV	NAVARRE	325663038	2	\$ 3,241	\$ -	\$ 3,241	\$ 106,574	\$ 211,150	1993		9	V/9	
72	NAV	NAVARRE	325662924	2	\$ 123,090	\$ 75,000	\$ 198,090	\$ 167,707	\$ 47,500	1999	7.7	10	AE/13	
73	NAV	NAVARRE	325662911	3	\$ 143,059	\$ 100,000	\$ 243,059	\$ 131,545	\$ 47,500	1993	8.3	10	VE/13	

Santa Rosa County, Florida NFIP (698) Repetitive Loss (RL) Properties 1978 - 2008

RL Property #	RL Area*	City	Zip Code	# of Claims	Total Building Claim Payments	Total Contents Claim Payments	Total Building + Contents Payments	Building Value	Land Value	Year Built	Elevation Lowest Floor	Base Flood Elevation	County Require-ment	Compliant?
74	NAV	NAVARRE	325662968	2	\$ 265,391	\$ 39,219	\$ 304,610	\$ 188,924	\$ 61,750	1998	7.5	11	VE/14	
75	NAV	NAVARRE	325662968	2	\$ 107,946	\$ 100,000	\$ 207,946	\$ 278,632	\$ 61,750	2000	7.3	11	VE/14	
76	NAV	NAVARRE	325662968	2	\$ 334,065	\$ 145,000	\$ 479,065	\$ 287,920	\$ 61,750	1994	8.1	11	VE/14	
77	NAV	NAVARRE	325662968	2	\$ 403,350	\$ 133,367	\$ 536,717	\$ 236,858	\$ 254,781	2007	17	11	VE/14	YES - SEND AW-501
78	NAV	NAVARRE	325662968	2	\$ 194,731	\$ 31,500	\$ 226,231	\$ 203,112	\$ 254,781	1996	7.1	11	VE/14	
79	NAV	NAVARRE	325662917	2	\$ 94,829	\$ 2,378	\$ 97,207	\$ 103,934	\$ 47,500	1992		8	AE/11	
80	NAV	NAVARRE	325662953	2	\$ 34,290	\$ -	\$ 34,290	\$ 242,190	\$ 209,080	1995	13.1	12	VE/15	
81	NAV	NAVARRE	325662953	2	\$ 9,919	\$ -	\$ 9,919	\$ 198,086	\$ 190,687	2005	19.3	12	VE/15	YES
82	NAV	NAVARRE	325667304	2	\$ 32,219	\$ -	\$ 32,219	\$ 114,695	\$ 49,400	2000		0	X/0	
83	NAV	NAVARRE	325667566	2	\$ 131,037	\$ 30,000	\$ 161,037	\$ 89,309	\$ 36,100	1993		9	AE/12	
84	NAV	NAVARRE	325663346	3	\$ 21,172	\$ 10,417	\$ 31,588	\$ 97,134	\$ 49,162	1991		0	X/0	
85	NAV	NAVARRE	325665102	2	\$ 204,525	\$ 44,714	\$ 249,239	\$ 16,555	\$ 867,996	1988		9	V/12	
86	NAV	NAVARRE	325662947	2	\$ 43,430	\$ -	\$ 43,430	\$ 144,221	\$ 215,540	1995	18	9	VE/12	YES
87	NAV	NAVARRE	325662947	2	\$ 68,615	\$ 24,967	\$ 93,582	\$ 123,012	\$ 215,460	1994	10.4	9	VE/12	
88	NAV	NAVARRE	325662187	2	\$ 24,179	\$ -	\$ 24,179	\$ 121,744	\$ 149,385	1996		9	VE/12	
89	NAV	NAVARRE	325667302	2	\$ 118,813	\$ 50,895	\$ 169,708	\$ -	\$ 271,787			9	VE/12	VACANT
90	NAV	NAVARRE	325667373	2	\$ 159,035	\$ 66,297	\$ 225,331	\$ 33,059	\$ 597,542	1980		9	VE/12	
91	NAV	NAVARRE	325662934	2	\$ 162,181	\$ 83,357	\$ 245,537	\$ 152,692	\$ 229,298	1995	10	10	VE/13	
92	NAV	NAVARRE	325662922	3	\$ 27,691	\$ 8,621	\$ 36,313	\$ 181,408	\$ 231,619	1993		0	X/0	
93	NAV	NAVARRE	325667364	2	\$ 16,049	\$ 5,937	\$ 21,985	\$ 180,142	\$ 191,520	2003		9	V/12	
94	NAV	NAVARRE	325662117	2	\$ 36,143	\$ -	\$ 36,143	\$ 184,509	\$ 300,310	1985		9	V/12	
95	NAV	NAVARRE	325662117	2	\$ 45,243	\$ -	\$ 45,243	\$ 65,417	\$ 300,279	1984	9.6	9	V/12	
96	NAV	NAVARRE	325666910	2	\$ 180,877	\$ -	\$ 180,877	\$ 1,168,500				10	V/13	
97	NAV	NAVARRE	325662161	3	\$ 51,655	\$ 7,141	\$ 58,796	\$ 1,136,683	\$ 1,394,804	1996		0	X/0	
98	NAV	NAVARRE	325662160	2	\$ 199,355	\$ -	\$ 199,355	\$ 213,852	\$ 333,578	1995	14.93	10	VE/13	YES
99	NAV	NAVARRE	325663031	3	\$ 216,027	\$ 85,358	\$ 301,385	\$ 151,533	\$ 448,875	1982		10	VE/13	
100	NAV	NAVARRE	325667506	2	\$ 18,702	\$ -	\$ 18,702	\$ 115,883	\$ 52,250	1996		10	AE/13	
101	NAV	NAVARRE	325660000	3	\$ 322,347	\$ 119,846	\$ 442,193	\$ -	\$ 230,080	1994		10	VE/13	
102	NAV	NAVARRE	325667507	4	\$ 138,584	\$ 14,345	\$ 152,929	\$ 199,352	\$ 230,080	1982		10	VE/13	
103	NAV	NAVARRE	325667507	3	\$ 283,693	\$ 109,773	\$ 393,465	\$ -	\$ 496,442	1982	20.2	10	VE/13	YES - SEND AW-501
104	NAV	NAVARRE	325667509	2	\$ 128,082	\$ 13,266	\$ 141,348	\$ 121,760	\$ 248,548	1973	9.1	10	VE/13	
105	NAV	NAVARRE	325663004	2	\$ 6,383	\$ 1,188	\$ 7,571	\$ 139,185	\$ 235,313	1991		9	V/12	
106	NAV	NAVARRE	325667581	2	\$ 50,155	\$ 7,943	\$ 58,097	\$ 90,968	\$ 265,734	1982		9	V/12	
107	NAV	NAVARRE	325667581	2	\$ 45,074	\$ 5,010	\$ 50,084	\$ 207,726	\$ 263,169	1993		9	V/12	
108	NAV	NAVARRE	325666923	2	\$ 89,542	\$ 15,063	\$ 104,605	\$ 78,788	\$ 36,100	1991		9	AE/12	
109	NAV	NAVARRE	325666924	2	\$ 306,863	\$ 125,000	\$ 431,863	\$ -	\$ 182,566			10	V/13	YES - SEND AW-501
110	NAV	NAVARRE	325666924	2	\$ 129,770	\$ 44,229	\$ 173,999	\$ 143,317	\$ 182,602	1988	10.21	10	V/13	

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RL Property #	RL Area*	City	Zip Code	# of Claims	Total Building Claim Payments	Total Contents Claim Payments	Total Building + Contents Payments	Building Value	Land Value	Year Built	Elevation Lowest Floor	Base Flood Elevation	County Require-ment	Compliant?
111	NAV	NAVARRE	325666924	3	\$ 169,615	\$ 98,586	\$ 268,201	\$ 139,876	\$ 194,434	1994	9.22	10	V/13	
112	NAV	NAVARRE	325666924	3	\$ 87,679	\$ 26,876	\$ 114,555	\$ 211,663	\$ 217,345	1995	10.6	10	V/13	
113	NAV	NAVARRE	325666924	2	\$ 221,576	\$ 84,502	\$ 306,078	\$ 194,989	\$ 228,252	1994	9.05	10	V/13	
114	NAV	NAVARRE	325663006	2	\$ 197,165	\$ 20,949	\$ 218,114	\$ 335,875	\$ 344,530	1996	10.4	11	VE/14	
115	NAV	NAVARRE	325663006	2	\$ 266,102	\$ 38,716	\$ 304,818	\$ 230,329	\$ 266,760	1991	11.77	11	VE/14	
116	NAV	NAVARRE	325669731	2	\$ 76,260	\$ 32,069	\$ 108,329	\$ 153,200	\$ 74,064	1990	14.59	10	V/13	YES
117	NAV	NAVARRE	325669779	2	\$ 23,976	\$ 562	\$ 24,538	\$ 67,013	\$ 62,782	1987		10	V/13	
118	NAV	NAVARRE	325669735	2	\$ 161,328	\$ 48,838	\$ 210,166	\$ 122,364	\$ 118,295	1985	9	10	V/13	
119	NAV	NAVARRE	325662148	2	\$ 14,215	\$ 5,858	\$ 20,073	\$ 169,141	\$ 228,541	1993		0	X/0	
120	NAV	NAVARRE	325662148	2	\$ 64,447	\$ 31,318	\$ 95,765	\$ 120,561	\$ 228,541	1991		9	V/12	
121	NAV	NAVARRE	325667402	2	\$ 27,106	\$ -	\$ 27,106	\$ 221,589	\$ 239,827	1990		9	V/12	
122	NAV	NAVARRE	32566	2	\$ 108,368	\$ 71,614	\$ 179,981	\$ 86,291	\$ 36,100	1986		9	AE/12	
123	NAV	NAVARRE	325667459	2	\$ 312,746	\$ 56,197	\$ 368,943	\$ 262,469	\$ 48,222	1996	7.2	10	AE/13	
124	NAV	NAVARRE	325667463	2	\$ 258,551	\$ 41,059	\$ 299,610	\$ 150,353	\$ 188,322	1994	19	10	V/13	YES
125	NAV	NAVARRE	325667463	2	\$ 251,990	\$ 73,500	\$ 325,490	\$ 179,352	\$ 184,680	1994	10.1	10	V/13	
126	NAV	NAVARRE	325667430	2	\$ 133,344	\$ 30,410	\$ 163,754	\$ 192,799	\$ 256,500	1987		9	V/12	
127	NAV	NAVARRE	325667447	2	\$ 162,993	\$ 100,000	\$ 262,993	\$ 307,870	\$ 276,698	1994		10	V/13	
128	NAV	NAVARRE	32566	2	\$ 128,996	\$ 50,955	\$ 179,951	\$ 128,388	\$ 49,400	2002	9.09	9	AE/12	
129	NAV	NAVARRE	325669733	2	\$ 283,725	\$ 12,000	\$ 295,725	\$ -	\$ 167,793	1970		9	VE/12	
130	NAV	NAVARRE	325667579	2	\$ 87,872	\$ 41,991	\$ 129,862	\$ 160,832	\$ 263,169	1990		9	VE/12	
131	NB	GULF BREEZE	325619999	3	\$ 296,884	\$ -	\$ 296,884	\$ 420,955	\$ 665,000	2003	18.6	13	V/17	YES
132	NB	GULF BREEZE	325667246	2	\$ 15,458	\$ 3,589	\$ 19,047	\$ 30,793	\$ 43,472	1984		11	VE/12	
133	NB	GULF BREEZE	325667205	2	\$ 23,430	\$ -	\$ 23,430	\$ 58,116	\$ 86,944	1984		11	VE/12	
134	NB	NAVARRE	32566	2	\$ 320,727	\$ 104,220	\$ 424,947	\$ -	\$ 281,542			9	AE/12	VACANT
135	NB	NAVARRE	325667243	2	\$ 199,441	\$ 49,990	\$ 249,430	\$ 521,938	\$ 4,933,887	1983	13.2	11	V/12	YES
136	NB	NAVARRE	325666912	2	\$ 9,061	\$ -	\$ 9,061	\$ -	\$ 95,000			11	VE/14	VACANT
137	NB	NAVARRE	325666929	2	\$ 169,100	\$ 29,975	\$ 199,075	\$ -	\$ 95,000			11	VE/14	YES - SEND AW-501
138	NB	NAVARRE	325666936	2	\$ 78,631	\$ 754	\$ 79,385	\$ -	\$ 95,000		8.3	11	VE/14	
139	NB	NAVARRE	325667067	2	\$ 17,710	\$ -	\$ 17,710	\$ 144,127	\$ 95,000	1994	15.4	11	V/12	YES
140	NB	NAVARRE BCH	325667100	2	\$ 50,906	\$ 21,190	\$ 72,096	\$ 48,144	\$ 204,250	1965		11	V/12	
141	NB	NAVARRE BCH	325667100	2	\$ 8,850	\$ -	\$ 8,850	\$ 363,789	\$ 204,250	1999	14.5	11	V/12	YES
142	NB	NAVARRE BCH	325667100	3	\$ 13,370	\$ -	\$ 13,370	\$ 94,242	\$ 204,250	1981	14.7	11	V/12	YES
143	NB	NAVARRE BCH	325667100	2	\$ 20,033	\$ 386	\$ 20,419	\$ 268,254	\$ 204,250	1997	13.1	11	V/12	YES
144	NB	NAVARRE BCH	325667100	2	\$ 13,941	\$ -	\$ 13,941	\$ 58,017	\$ 204,250	1981		11	V/12	
145	NB	NAVARRE BCH	325667100	2	\$ 14,190	\$ 61	\$ 14,251	\$ 61,920	\$ 204,250	1975	14.2	11	V/12	YES
146	NB	NAVARRE BCH	325667100	2	\$ 5,365	\$ 380	\$ 5,745	\$ 88,122	\$ 204,250	1983		11	V/12	
147	NB	NAVARRE BCH	325667100	3	\$ 7,705	\$ -	\$ 7,705	\$ 101,878	\$ 204,250	1984		11	V/12	

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RL Property #	RL Area*	City	Zip Code	# of Claims	Total Building Claim Payments	Total Contents Claim Payments	Total Building + Contents Payments	Building Value	Land Value	Year Built	Elevation Lowest Floor	Base Flood Elevation	County Require-ment	Compliant?
148	NB	NAVARRE BCH	325667100	3	\$ 11,220	\$ -	\$ 11,220	\$ 95,290	\$ 204,250	1984	13.49	11	V/12	YES
149	NB	NAVARRE BCH	325667100	2	\$ 8,371	\$ 150	\$ 8,521	\$ 91,059	\$ 204,250	1984	14	11	V/12	YES
150	NB	NAVARRE BCH	325667100	3	\$ 67,950	\$ -	\$ 67,950	\$ 152,504	\$ 204,250	1989		11	V/12	
151	NB	NAVARRE BCH	325667100	3	\$ 11,041	\$ 493	\$ 11,534	\$ 44,764	\$ 204,250	1977		11	V/12	
152	NB	NAVARRE BCH	325667201	3	\$ 20,232	\$ 587	\$ 20,819	\$ 317,526	\$ 327,750	1996	13.57	11	V/12	YES
153	NB	NAVARRE BCH	325667201	2	\$ 28,552	\$ 556	\$ 29,108	\$ 61,778	\$ 204,250	1982		11	V/12	
154	NB	NAVARRE BCH	325667201	3	\$ 94,528	\$ 32,084	\$ 126,612	\$ 83,518	\$ 204,250	1982		11	V/12	
155	NB	NAVARRE BCH	325667200	2	\$ 39,872	\$ -	\$ 39,872	\$ 96,928	\$ 95,000	1979		11	V/12	
156	NB	NAVARRE BCH	325667298	5	\$ 44,484	\$ -	\$ 44,484	\$ 282,740	\$ 458,850	1985		11	V/12	
157	NB	NAVARRE BCH	325667201	2	\$ 128,485	\$ 50,796	\$ 179,281	\$ -	\$ 204,250			11	V/12	VACANT
158	NB	NAVARRE BCH	325667201	3	\$ 30,667	\$ 1,590	\$ 32,257	\$ 75,983	\$ 204,250	1971		11	V/12	
159	NB	NAVARRE BCH	325667201	3	\$ 200,844	\$ 131,307	\$ 332,151	\$ 247,760	\$ 224,675	1980		11	V/12	
160	NB	NAVARRE BCH	325667200	2	\$ 18,037	\$ -	\$ 18,037	\$ 249,587	\$ 307,800	1997	13.5	11	V/12	YES
161	NB	NAVARRE BCH	325667201	2	\$ 143,704	\$ 32,158	\$ 175,862	\$ 94,475	\$ 323,190	1988	5.83	11	V/12	
162	NB	NAVARRE BCH	325667225	2	\$ 5,581	\$ 416	\$ 5,997	\$ 122,136	\$ 62,700	1994	15.1	11	V/12	YES
163	NB	NAVARRE BCH	325667223	2	\$ 45,536	\$ -	\$ 45,536	\$ 108,092	\$ 75,240	1995	10.7	11	V/12	
164	NB	NAVARRE BCH	325667223	2	\$ 7,740	\$ -	\$ 7,740	\$ 343,680	\$ 213,940	1996	16.3	11	V/12	YES
165	NB	NAVARRE BCH	325660000	3	\$ 112,409	\$ -	\$ 112,409	\$ 134,648	\$ 59,280	1992	15.1	11	V/12	YES
166	NB	NAVARRE BCH	325667223	3	\$ 72,021	\$ 12,538	\$ 84,559	\$ 77,101	\$ 92,340	1994	14.4	11	V/12	YES
167	NB	NAVARRE BCH	325667223	3	\$ 17,965	\$ -	\$ 17,965	\$ 150,992	\$ 75,240	1991	13	11	V/12	YES
168	NB	NAVARRE BCH	325667229	2	\$ 14,366	\$ 1,339	\$ 15,705	\$ 93,182	\$ 76,000	1989		11	V/12	
169	NB	NAVARRE BCH	325667223	2	\$ 71,062	\$ 5,939	\$ 77,001	\$ 60,925	\$ 39,520	1984		11	V/12	
170	NB	NAVARRE BCH	325667252	2	\$ 68,508	\$ 14,508	\$ 83,016	\$ 64,536	\$ 39,520	1984		11	V/12	
171	NB	NAVARRE BCH	325667229	2	\$ 29,856	\$ -	\$ 29,856	\$ 106,873	\$ 73,150	1976		11	V/12	
172	NB	NAVARRE BCH	325667252	2	\$ 34,923	\$ 5,667	\$ 40,590	\$ 65,245	\$ 39,520	1984		11	V/12	
173	NB	NAVARRE BCH	325667229	3	\$ 23,373	\$ 3,182	\$ 26,556	\$ -	\$ 59,280	1976		11	V/12	
174	NB	NAVARRE BCH	325660000	2	\$ 25,037	\$ 10,838	\$ 35,874	\$ 111,156	\$ 59,280	1976		11	V/12	
175	NB	NAVARRE BCH	325667252	2	\$ 32,460	\$ 279	\$ 32,739	\$ 65,419	\$ 63,840	1976		11	V/12	
176	NB	NAVARRE BCH	325697229	3	\$ 63,060	\$ 2,931	\$ 65,991	\$ 110,094	\$ 83,600	1976		11	V/12	
177	NB	NAVARRE BCH	325610000	2	\$ 19,556	\$ -	\$ 19,556	\$ 206,044	\$ 80,750	2002	13.4	11	V/12	YES
178	NB	NAVARRE BCH	325667040	2	\$ 16,532	\$ -	\$ 16,532	\$ 242,275	\$ 80,750	1998	9.18	11	V/12	
179	NB	NAVARRE BCH	325667048	2	\$ 6,022	\$ -	\$ 6,022	\$ 216,380	\$ 160,988	2000	16.1	11	VE/12	YES
180	NB	NAVARRE BCH	325660000	2	\$ 21,154	\$ -	\$ 21,154	\$ 362,374	\$ 180,268	1995	15.9	11	VE/12	Being mitigated to remove illegisure
181	NB	NAVARRE BCH	325667005	3	\$ 97,879	\$ -	\$ 97,879	\$ 214,067	\$ 181,824	1996	13.8	11	VE/12	YES
182	NB	NAVARRE BCH	325667005	2	\$ 14,073	\$ -	\$ 14,073	\$ 212,489	\$ 181,425	1995	14.59	11	VE/12	YES
183	NB	NAVARRE BCH	32566	2	\$ 47,029	\$ -	\$ 47,029	\$ 328,788	\$ 181,425	2005	12.09	11	VE/12	YES
184	NB	NAVARRE BCH	325667019	2	\$ 9,900	\$ -	\$ 9,900	\$ 135,993	\$ 76,000	2003	15.5	11	VE/12	YES

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185	NB	NAVARRE BCH	325667005	3	\$ 101,356	\$ 33,549	\$ 134,905	\$ 236,585	\$ 228,000	1994	16.08	11	VE/12	YES
186	NB	NAVARRE BCH	325667005	2	\$ 13,917	-	\$ 13,917	\$ 180,572	\$ 152,000	2003	17	11	VE/12	YES
187	NB	NAVARRE BCH	325667020	3	\$ 32,526	-	\$ 32,526	\$ 191,773	\$ 148,200	1995	13.7	11	V/12	YES
188	NB	NAVARRE BCH	325667020	2	\$ 18,794	-	\$ 18,794	\$ 174,888	\$ 148,200	2002		11	V/12	
189	NB	NAVARRE BCH	325667022	5	\$ 220,826	-	\$ 220,826	\$ 532,629	\$ 631,750	1984	18.05	13	V/17	YES
190	NB	NAVARRE BCH	325667020	2	\$ 26,738	-	\$ 26,738	\$ 135,567	\$ 128,250	2003	17	11	V/12	YES
191	NB	NAVARRE BCH	325667020	2	\$ 20,030	-	\$ 20,030	\$ 179,729	\$ 148,200	1997		11	V/12	
192	NB	NAVARRE BCH	325667001	2	\$ 12,755	-	\$ 12,755	\$ 177,124	\$ 128,250	2003	16.1	11	V/12	YES
193	NB	NAVARRE BCH	32561	2	\$ 56,922	2,001	\$ 58,923	\$ 418,194	\$ 128,250	1995	17.4	11	V/12	YES
194	NB	NAVARRE BCH	325667002	2	\$ 95,758	-	\$ 95,758	\$ 302,565	\$ 645,050	1997	20	13	V/17	YES
195	NB	NAVARRE BCH	325667001	2	\$ 19,937	-	\$ 19,937	\$ 120,214	\$ 128,250	1981	9.1	11	V/12	
196	NB	NAVARRE BCH	325667002	4	\$ 158,120	-	\$ 158,120	\$ 246,220	\$ 645,050	1997	17.1	13	V/17	YES
197	NB	NAVARRE BCH	325667001	2	\$ 65,844	12,397	\$ 78,242	\$ 72,862	\$ 128,250	1971	16.03	11	V/12	YES
198	NB	NAVARRE BCH	325667001	3	\$ 44,114	-	\$ 44,114	\$ 268,836	\$ 128,250	2001	19.2	11	V/12	YES
199	NB	NAVARRE BCH	325667001	3	\$ 19,141	-	\$ 19,141	\$ 119,745	\$ 128,250	1985		11	V/12	
200	NB	NAVARRE BCH	325667001	2	\$ 27,072	-	\$ 27,072	\$ 121,156	\$ 128,250	1992	15.32	11	V/12	YES
201	NB	NAVARRE BCH	32566	4	\$ 156,277	-	\$ 156,277	\$ 192,437	\$ 645,050	1992	19.9	13	V/17	YES
202	NB	NAVARRE BCH	325667001	2	\$ 21,105	-	\$ 21,105	\$ 116,000	\$ 128,250	1996	17.7	11	V/12	YES
203	NB	NAVARRE BCH	325667002	2	\$ 68,907	-	\$ 68,907	\$ 235,860	\$ 645,050	2006	17.3	13	V/17	YES
204	NB	NAVARRE BCH	325667002	3	\$ 122,358	27,834	\$ 150,192	\$ 199,939	\$ 645,050	1998	21.06	13	V/17	YES
205	NB	NAVARRE BCH	325667002	6	\$ 214,794	-	\$ 214,794	\$ 261,288	\$ 645,050	2000	22	13	V/17	YES
206	NB	NAVARRE BCH	325667006	5	\$ 207,848	420	\$ 208,268	\$ 142,142	\$ 645,050	1985	13.27	13	V/17	
207	NB	NAVARRE BCH	325667026	2	\$ 26,691	-	\$ 26,691	\$ 99,522	\$ 128,250	2003	17	11	V/12	YES
208	NB	NAVARRE BCH	325667006	2	\$ 74,962	-	\$ 74,962	\$ 163,029	\$ 645,050	1997	18	13	V/17	YES
209	NB	NAVARRE BCH	325667026	3	\$ 126,582	2,805	\$ 129,387	\$ 83,677	\$ 128,250	1969		11	V/12	
210	NB	NAVARRE BCH	325667026	3	\$ 72,587	10,159	\$ 82,746	\$ 97,950	\$ 128,250	1973		11	V/12	
211	NB	NAVARRE BCH	325664060	4	\$ 113,535	-	\$ 113,535	\$ 163,365	\$ 645,050	1982	20.22	13	V/17	YES
212	NB	NAVARRE BCH	325610000	3	\$ 206,696	45,486	\$ 252,182	\$ 173,311	\$ 645,050	1997	17	13	V/17	YES
213	NB	NAVARRE BCH	325667026	2	\$ 11,105	-	\$ 11,105	\$ 123,318	\$ 128,250	2002	17.04	11	V/12	YES
214	NB	NAVARRE BCH	325667026	2	\$ 51,221	12,411	\$ 63,632	-	\$ 128,250		12.16	11	V/12	VACANT
215	NB	NAVARRE BCH	325667008	4	\$ 175,759	-	\$ 175,759	\$ 270,080	\$ 645,050	2000	21	13	V/17	YES
216	NB	NAVARRE BCH	325667055	4	\$ 20,693	-	\$ 20,693	\$ 318,075	\$ 227,430	1986	19.27	11	V/12	YES
217	NB	NAVARRE BCH	325667008	2	\$ 60,599	-	\$ 60,599	\$ 336,360	\$ 645,050	1997	21.03	13	V/17	YES
218	NB	NAVARRE BCH	325667008	3	\$ 111,875	-	\$ 111,875	\$ 203,987	\$ 645,050	2002	19.8	13	V/17	YES
219	NB	NAVARRE BCH	325667008	2	\$ 28,653	-	\$ 28,653	\$ 309,696	\$ 645,050	1998	13	13	V/17	
220	NB	NAVARRE BCH	325610000	2	\$ 117,700	-	\$ 117,700	\$ 217,997	\$ 645,050	1998	21.7	13	V/17	YES
221	NB	NAVARRE BCH	325667007	2	\$ 14,771	666	\$ 15,437	\$ 109,219	\$ 128,250	1982		11	V/12	

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222	NB	NAVARRE BCH	325667008	2	\$ 62,222	\$ -	\$ 62,222	\$ 186,518	\$ 645,050	1997	20	13	V/17	YES
223	NB	NAVARRE BCH	325667008	5	\$ 242,011	\$ -	\$ 242,011	\$ 539,786	\$ 645,050	2006	20	13	V/17	YES
224	NB	NAVARRE BCH	325667007	2	\$ 22,232	\$ -	\$ 22,232	\$ 81,412	\$ 128,250	1981		11	V/12	
225	NB	NAVARRE BCH	325690000	2	\$ 285,924	\$ -	\$ 285,924	\$ -	\$ 645,050			13	V/17	VACANT
226	NB	NAVARRE BCH	325667008	3	\$ 41,187	\$ -	\$ 41,187	\$ 154,981	\$ 755,630	1997	17	13	V/17	YES
227	NB	NAVARRE BCH	325667102	2	\$ 71,678	\$ 3,410	\$ 75,088	\$ 300,000	\$ 128,250	2006	22.9	11	V/12	UNDER CONST
228	NB	NAVARRE BCH	325667008	3	\$ 54,334	\$ -	\$ 54,334	\$ 486,511	\$ 358,435	2001	20.6	13	V/17	YES
229	NB	NAVARRE BCH	325667008	3	\$ 48,690	\$ -	\$ 48,690	\$ 390,553	\$ 358,435	1999	17.9	13	V/17	YES
230	NB	NAVARRE BCH	325667102	2	\$ 12,178	\$ -	\$ 12,178	\$ 113,101	\$ 128,250	1997	12.1	11	V/12	YES
231	NB	NAVARRE BCH	325667139	3	\$ 326,840	\$ 32	\$ 326,872	\$ 1,153,092	\$ 758,100	1999		13	V/17	
232	NB	NAVARRE BCH	325660000	2	\$ 10,338	\$ -	\$ 10,338	\$ 140,424	\$ 128,250	2001	16.7	11	V/12	YES
233	NB	NAVARRE BCH	325667139	4	\$ 117,236	\$ -	\$ 117,236	\$ 353,282	\$ 341,610	1999	18.6	13	V/17	YES
234	NB	NAVARRE BCH	325667139	5	\$ 175,663	\$ 10,000	\$ 185,663	\$ 176,641	\$ 151,620	1999	18.6	13	V/17	YES
235	NB	NAVARRE BCH	325667139	4	\$ 46,123	\$ -	\$ 46,123	\$ 176,641	\$ 239,400	1999	18.6	13	V/17	YES
236	NB	NAVARRE BCH	325667139	3	\$ 104,383	\$ -	\$ 104,383	\$ 200,910	\$ 280,098	1997	18.9	13	V/17	YES
237	NB	NAVARRE BCH	325667139	3	\$ 40,792	\$ -	\$ 40,792	\$ 193,474	\$ 114,912	1997	18.9	13	V/17	YES
238	NB	NAVARRE BCH	325667139	2	\$ 121,744	\$ 16,330	\$ 138,073	\$ 191,778	\$ 183,540	1997	17.2	13	V/17	YES
239	NB	NAVARRE BCH	325667103	2	\$ 10,247	\$ -	\$ 10,247	\$ 116,590	\$ 128,250	1992	17.6	11	V/12	YES
240	NB	NAVARRE BCH	325667139	3	\$ 75,534	\$ -	\$ 75,534	\$ 441,618	\$ 365,750	2003	17.8	13	V/17	YES
241	NB	NAVARRE BCH	325667139	3	\$ 61,964	\$ -	\$ 61,964	\$ 257,784	\$ 365,750	2000	18.6	13	V/17	YES
242	NB	NAVARRE BCH	325667139	2	\$ 28,349	\$ -	\$ 28,349	\$ 564,722	\$ 378,917	2006	17.1	13	V/17	YES
243	NB	NAVARRE BCH	325667107	2	\$ 63,869	\$ -	\$ 63,869	\$ 288,824	\$ 365,750	1998	23.6	13	V/17	YES
244	NB	NAVARRE BCH	325667107	3	\$ 72,840	\$ -	\$ 72,840	\$ 331,307	\$ 365,750	1997	24.06	13	V/17	YES
245	NB	NAVARRE BCH	325610000	3	\$ 44,544	\$ 3,470	\$ 48,014	\$ 53,904	\$ 128,250	1940	11.8	11	V/12	
246	NB	NAVARRE BCH	325667107	3	\$ 134,960	\$ -	\$ 134,960	\$ 521,732	\$ 365,750	2004	17.2	13	V/17	YES
247	NB	NAVARRE BCH	325667106	3	\$ 30,701	\$ -	\$ 30,701	\$ 65,770	\$ 128,250	1982	14.01	11	V/12	YES
248	NB	NAVARRE BCH	325667106	4	\$ 29,446	\$ 540	\$ 29,986	\$ 64,847	\$ 128,250	1981		11	V/12	
249	NB	NAVARRE BCH	325669999	4	\$ 29,513	\$ -	\$ 29,513	\$ 460,450	\$ 317,670	1985	14	11	V/12	YES
250	NB	NAVARRE BCH	325667107	2	\$ 49,472	\$ 9,405	\$ 58,877	\$ 153,310	\$ 247,380	1983	14	13	V/17	
251	NB	NAVARRE BCH	325667149	4	\$ 631,480	\$ 76,939	\$ 708,419	\$ 612,875	\$ 989,520	1986	15.1	13	V/17	
252	NB	NAVARRE BCH	325667106	2	\$ 47,267	\$ 463	\$ 47,730	\$ 82,839	\$ 128,250	1972	8.2	11	V/12	
253	NB	NAVARRE BCH	325667107	4	\$ 633,688	\$ -	\$ 633,688	\$ 2,332,250			16	13	V/17	YES
254	NB	NAVARRE BCH	325667107	2	\$ 34,802	\$ -	\$ 34,802	\$ 488,143	\$ 365,750	2004	17.06	13	V/17	YES
255	NB	NAVARRE BCH	32566	5	\$ 218,209	\$ 21,466	\$ 239,675	\$ 168,021	\$ 239,400	2003	19	13	V/17	YES
256	NB	NAVARRE BCH	325667109	2	\$ 12,164	\$ -	\$ 12,164	\$ 246,980	\$ 128,250	2005	15.9	11	V/12	YES
257	NB	NAVARRE BCH	325667109	2	\$ 120,802	\$ 12,650	\$ 133,452	\$ -	\$ 128,250	DEMO		11	V/12	YES - SEND AW-501
258	NB	NAVARRE BCH	32566	4	\$ 161,549	\$ 13,572	\$ 175,122	\$ 477,975	\$ 270,655	1999	17.02	13	V/17	YES

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RL Property #	RL Area*	City	Zip Code	# of Claims	Total Building Claim Payments	Total Contents Claim Payments	Total Building + Contents Payments	Building Value	Land Value	Year Built	Elevation Lowest Floor	Base Flood Elevation	County Require-ment	Compliant?
259	NB	NAVARRE BCH	325667111	3	\$ 99,792	\$ 8,036	\$ 107,829	\$ 217,903	\$ 239,400	2000	17.3	13	V/17	YES
260	NB	NAVARRE BCH	325667110	2	\$ 22,519	\$ -	\$ 22,519	\$ 192,196	\$ 128,250	2003	15.9	11	V/12	YES
261	NB	NAVARRE BCH	325667145	4	\$ 1,980,437	\$ -	\$ 1,980,437	\$ 5,975,500			13.16	13	V/17	
262	NB	NAVARRE BCH	325667110	3	\$ 88,074	\$ 10,000	\$ 98,074	\$ 105,508	\$ 128,250	1997	14.15	11	V/12	YES
263	NB	NAVARRE BCH	325667111	4	\$ 202,706	\$ -	\$ 202,706	\$ 673,196	\$ 665,000	1996	19.2	13	V/17	YES
264	NB	NAVARRE BCH	325667112	2	\$ 18,703	\$ -	\$ 18,703	\$ 196,195	\$ 128,250	2005	15.5	11	V/12	YES
265	NB	NAVARRE BCH	325667113	3	\$ 81,398	\$ -	\$ 81,398	\$ 199,087	\$ 665,000	1997	19.04	13	V/17	YES
266	NB	NAVARRE BCH	325667138	2	\$ 216,959	\$ 20,157	\$ 237,115	\$ 185,309	\$ 159,600	2008	17.1	13	V/17	YES - SEND AW-501
267	NB	NAVARRE BCH	325667138	2	\$ 151,044	\$ 14,393	\$ 165,437	\$ 158,168	\$ 159,600	2008	17.1	13	V/17	YES - SEND AW-501
268	NB	NAVARRE BCH	32561	2	\$ 295,014	\$ 17,100	\$ 312,114	\$ 193,517	\$ 239,400	2008	17.1	13	V/17	YES - SEND AW-501
269	NB	NAVARRE BCH	325667113	3	\$ 109,849	\$ -	\$ 109,849	\$ 459,841	\$ 665,000	1998	18	13	V/17	YES
270	NB	NAVARRE BCH	325667112	2	\$ 14,417	\$ -	\$ 14,417	\$ 105,743	\$ 128,250	2002	15	11	V/12	YES
271	NB	NAVARRE BCH	32566	2	\$ 27,718	\$ -	\$ 27,718	\$ -	\$ 665,000	1997	19	13	V/17	YES
272	NB	NAVARRE BCH	325667115	2	\$ 45,035	\$ -	\$ 45,035	\$ 650,095	\$ 665,000	2007	21	13	V/17	YES
273	NB	NAVARRE BCH	325667115	4	\$ 143,303	\$ -	\$ 143,303	\$ 185,071	\$ 665,000	1992	23.69	13	V/17	YES
274	NB	NAVARRE BCH	325667114	3	\$ 54,928	\$ 18,836	\$ 73,764	\$ 54,889	\$ 128,250	1970		11	V/12	
275	NB	NAVARRE BCH	325667115	2	\$ 77,639	\$ -	\$ 77,639	\$ 196,178	\$ 665,000	1997	21.1	13	V/17	YES
276	NB	NAVARRE BCH	325660000	4	\$ 25,037	\$ 5,689	\$ 30,726	\$ 461,561	\$ 227,430	1995	16.5	11	V/12	YES
277	NB	NAVARRE BCH	325667115	2	\$ 112,915	\$ 48,145	\$ 161,060	\$ 56,160	\$ 103,740	2007		13	V/17	VACANT
278	NB	NAVARRE BCH	325667115	2	\$ 141,842	\$ 18,400	\$ 160,242	\$ 56,160	\$ 103,740	2007	19.09	13	V/17	YES - SEND AW-501
279	NB	NAVARRE BCH	325667115	4	\$ 194,504	\$ 27,203	\$ 221,707	\$ 119,576	\$ 694,925	1997	17.2	13	V/17	YES
280	NB	NAVARRE BCH	325667114	2	\$ 74,189	\$ 637	\$ 74,826	\$ 179,031	\$ 128,250	2007	26	11	V/12	YES
281	NB	NAVARRE BCH	325667117	2	\$ 150,499	\$ -	\$ 150,499	\$ -	\$ 128,250			11	V/12	YES - SEND AW-501
282	NB	NAVARRE BCH	325667204	6	\$ 194,297	\$ 41,672	\$ 235,969	\$ 655,489	\$ 438,615	1984		11	V/12	
283	NB	NAVARRE BCH	325667202	2	\$ 355,302	\$ -	\$ 355,302	\$ 2,280,000			19	13	V/17	YES
284	NB	NAVARRE BCH	325667274	3	\$ 2,018,168	\$ -	\$ 2,018,168	\$ 8,740,000				13	V/17	
285	NB	NAVARRE BCH	325667202	2	\$ 61,457	\$ -	\$ 61,457	\$ 202,616	\$ 466,331	1993	22	13	V/17	YES
286	NB	NAVARRE BCH	325667202	2	\$ 36,571	\$ -	\$ 36,571	\$ 234,256	\$ 466,331	2000	17.5	13	V/17	YES
287	NB	NAVARRE BCH	325667202	1	\$ 21,497	\$ -	\$ 21,497	\$ 241,539	\$ 166,250	1998	17.3	13	V/17	YES
288	NB	NAVARRE BCH	325667202	2	\$ 12,240	\$ -	\$ 12,240	\$ 166,509	\$ 166,250	1992		13	V/17	
289	NB	NAVARRE BCH	325667210	5	\$ 4,560,307	\$ 138,833	\$ 4,699,140	\$ 27,516,300			17	13	V/17	YES
290	NB	NAVARRE BCH	325663406	2	\$ -	\$ 22,574	\$ 22,574	\$ 987,500				13	V/17	
291	NB	NAVARRE BCH	325667219	2	\$ 185,081	\$ -	\$ 185,081	\$ 987,500				13	V/17	
292	NB	NAVARRE BCH	325667219	2	\$ 154,289	\$ -	\$ 154,289	\$ 987,500				13	V/17	
293	NB	NAVARRE BCH	325667219	2	\$ 465,682	\$ -	\$ 465,682	\$ 987,500				13	V/17	
294	NB	NAVARRE BCH	325667219	2	\$ 375,812	\$ 13,975	\$ 389,787	\$ 987,500				13	V/17	
295	NB	NAVARRE BCH	325667219	2	\$ -	\$ 40,529	\$ 40,529	\$ 987,500				13	V/17	

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RL Property #	RL Area*	City	Zip Code	# of Claims	Total Building Claim Payments	Total Contents Claim Payments	Total Building + Contents Payments	Building Value	Land Value	Year Built	Elevation Lowest Floor	Base Flood Elevation	County Require-ment	Compliant?
296	NB	NAVARRE BCH	325667226	4	\$ 312,530	\$ 49,131	\$ 361,661	\$ 320,448	\$ 513,000	1980		13	V/17	
297	NB	NAVARRE BCH	325667222	3	\$ 98,555	\$ 13,547	\$ 112,102	\$ 320,448	\$ 513,000	1980		13	V/17	
298	NB	NAVARRE BCH	325667269	2	\$ 867,067	\$ 146,858	\$ 1,013,925	\$ -	\$ 1,651,139	DEMO		13	V/17	VACANT
299	NB	NAVARRE BCH	325667273	4	\$ 145,127	\$ 86,216	\$ 231,342	\$ 1,011,750				11	V/12	
300	NB	NAVARRE BCH	325667278	2	\$ 148,241	\$ 10,000	\$ 158,241	\$ 18,268,500			17.4	13	V/17	YES
301	NB	NAVARRE BCH	325663400	2	\$ 339,779	\$ -	\$ 339,779	\$ 29,692,550			18	13	V/17	YES
302	NB	NAVARRE BCH	325667249	2	\$ 18,582	\$ 3,545	\$ 22,127	\$ 96,887	\$ 61,750	1982	14.2	11	V/12	YES
303	NB	NAVARRE BCH	325667239	3	\$ 13,160	\$ -	\$ 13,160	\$ 428,232	\$ 627,000	1984		11	V/12	
304	NB	NAVARRE BCH	325667216	3	\$ 7,827	\$ -	\$ 7,827	\$ 68,246	\$ 104,500	1984		11	V/12	
305	NB	NAVARRE BCH	325667268	2	\$ 180,592	\$ -	\$ 180,592	\$ 39,273,000			17.1	13	V/17	YES
306	NB	NAVARRE BCH	325667007	2	\$ 9,951	\$ -	\$ 9,951	\$ 622,995	\$ 178,695	2004	17	11	V/12	YES
307	NB	NAVARRE BCH	325667008	3	\$ 195,336	\$ -	\$ 195,336	\$ 662,440	\$ 957,600	2004	18.2	13	V/17	YES
308	NB	NAVARRE BCH	325667107	2	\$ 119,448	\$ 2,561	\$ 122,010					13	V/17	DUPLICATE OF 140973
309	NB	NAVARRE BCH	32566	3	\$ 176,141	\$ 2,936	\$ 179,077	\$ 408,004	\$ 925,680	1984	21.22	13	V/17	DUPLICATE OF 138037
310	NB	NAVARRE BCH	325667103	4	\$ 257,081	\$ -	\$ 257,081	\$ 364,760	\$ 925,680	1982	17	13	V/17	YES
311	NB	NAVARRE BCH	325667105	3	\$ 37,161	\$ -	\$ 37,161					13	V/17	DUPLICATE OF 131614
312	NB	NAVARRE BCH	325667139	3	\$ 184,409	\$ 72,678	\$ 257,087	\$ 327,972	\$ 383,040	1999	19.8	13	V/17	YES
313	NB	NAVARRE BCH	325667139	4	\$ 224,762	\$ 22,000	\$ 246,762	\$ 392,962	\$ 391,000	2001	22.8	13	V/17	YES
314	NB	NAVARRE BCH	325667139	2	\$ 200,523	\$ -	\$ 200,523	\$ 792,940	\$ 957,600	2005	19	13	V/17	YES
315	NB	NAVARRE BCH	325667107	5	\$ 343,741	\$ 7,902	\$ 351,643	\$ 613,124	\$ 861,840	1997	20.08	13	V/17	YES
316	NB	NAVARRE BCH	325667107	5	\$ 416,938	\$ 48,379	\$ 465,317	\$ 624,172	\$ 1,021,440	1997	21	13	V/17	YES
317	NB	NAVARRE BCH	325667107	5	\$ 291,562	\$ 21,632	\$ 313,194	\$ 555,172	\$ 829,920	1997	21.7	13	V/17	YES
318	NB	NAVARRE BCH	325667111	5	\$ 497,015	\$ 43,744	\$ 540,759	\$ 674,900	\$ 957,600	2003	19	13	V/17	YES
319	NB	NAVARRE BCH	325667111	7	\$ 253,834	\$ -	\$ 253,834	\$ 742,068	\$ 957,600	2004	19	13	V/17	YES
320	NB	NAVARRE BCH	325667111	5	\$ 268,971	\$ 15,607	\$ 284,578	\$ 673,816	\$ 989,520	1997	18.1	13	V/17	YES
321	NB	NAVARRE BCH	325667110	4	\$ 34,248	\$ -	\$ 34,248	\$ 660,787	\$ 238,260	1998	15.7	11	V/12	YES
322	NB	NAVARRE BCH	325667134	2	\$ 10,452	\$ -	\$ 10,452	\$ 103,451	\$ 83,600	1996	16.4	11	VE/12	YES
323	NB	NAVARRE BCH	325667136	2	\$ 19,701	\$ 1,748	\$ 21,448	\$ 140,273	\$ 161,500	2001	15.01	11	VE/12	YES
324	NB	NAVARRE BCH	325667136	2	\$ 7,466	\$ -	\$ 7,466	\$ 151,238	\$ 161,500	2003	13.7	11	VE/12	YES
325	NB	NAVARRE BCH	325667134	2	\$ 14,601	\$ 536	\$ 15,137	\$ 129,507	\$ 76,000	1997	14.5	11	VE/12	YES
326	NB	NAVARRE BCH	325667136	2	\$ 4,375	\$ -	\$ 4,375	\$ 215,804	\$ 161,500	2004	12.3	11	VE/12	YES
327	NB	NAVARRE BCH	325667134	2	\$ 18,466	\$ -	\$ 18,466	\$ 131,095	\$ 76,000	1993	13.2	11	VE/12	YES
328	NB	NAVARRE BCH	325667136	2	\$ 52,667	\$ -	\$ 52,667	\$ 108,778	\$ 161,500	1992	14.1	11	VE/12	YES
329	NB	NAVARRE BCH	325667134	2	\$ 3,959	\$ 1,008	\$ 4,967	\$ 98,952	\$ 76,000	1991		11	VE/12	
330	NB	NAVARRE BCH	325660000	2	\$ 10,222	\$ -	\$ 10,222	\$ 163,097	\$ 161,500	2003	13.1	11	VE/12	YES
331	NB	NAVARRE BCH	325667137	2	\$ 8,609	\$ 539	\$ 9,148	\$ 101,964	\$ 161,500	1992	14.1	11	VE/12	YES
332	NB	NAVARRE BCH	325660000	2	\$ 5,745	\$ -	\$ 5,745	\$ 156,708	\$ 256,517	2000	13.01	11	VE/12	YES

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333	NB	NAVARRE BCH	325667137	4	\$ 45,288	\$ 18,476	\$ 63,764	\$ 243,520	\$ 283,489	1991	14.7	11	VE/12	YES
334	NB	NAVARRE BCH	325610000	3	\$ 13,147	\$ 1,044	\$ 14,191	\$ 133,214	\$ 106,400	1996	13.69	11	VE/12	YES
335	NB	NAVARRE BCH	325667133	3	\$ 24,078	\$ 240	\$ 24,318	\$ 191,747	\$ 106,400	1994	13.1	11	VE/12	YES
336	NB	NAVARRE BCH	325667133	2	\$ 26,555	\$ 602	\$ 27,157	\$ 164,401	\$ 106,400	1993	13	11	VE/12	YES
337	NB	NAVARRE BCH	325667133	4	\$ 15,510	\$ 1,085	\$ 16,595	\$ 128,967	\$ 100,320	1992	14.7	11	VE/12	YES
338	NB	NAVARRE BCH	325667133	3	\$ 10,052	\$ 225	\$ 10,277	\$ 86,492	\$ 76,000	1991		11	VE/12	
339	NB	NAVARRE BCH	325667134	3	\$ 6,815	\$ 465	\$ 7,280	\$ 101,862	\$ 76,000	1989		11	VE/12	
340	NB	NAVARRE BCH	325667133	2	\$ 6,398	\$ -	\$ 6,398	\$ 87,615	\$ 76,000	1989		11	VE/12	
341	NB	NAVARRE BCH	325667133	2	\$ 7,290	\$ -	\$ 7,290	\$ 118,440	\$ 76,000	1992	13.6	11	VE/12	YES
342	NB	NAVARRE BCH	325667134	2	\$ 4,881	\$ 509	\$ 5,391	\$ 128,110	\$ 76,000	2000	13	11	VE/12	YES
343	NB	NAVARRE BCH	325667133	2	\$ 10,649	\$ 1,008	\$ 11,657	\$ 115,798	\$ 76,000	1996	12.57	11	VE/12	YES
344	NB	NAVARRE BCH	325667134	2	\$ 5,294	\$ -	\$ 5,294	\$ 110,074	\$ 76,000	2002	13	11	VE/12	YES
345	NB	NAVARRE BCH	325667133	3	\$ 13,882	\$ 3,758	\$ 17,641	\$ 135,270	\$ 76,000	1996	12.3	11	VE/12	YES
346	NB	NAVARRE BCH	325667133	2	\$ 4,866	\$ -	\$ 4,866	\$ 105,475	\$ 76,000	1991		11	VE/12	
347	NB	NAVARRE BCH	325667133	2	\$ 12,406	\$ -	\$ 12,406	\$ 136,229	\$ 76,000	2000	13.6	11	VE/12	YES
348	NB	NAVARRE BCH	325667133	2	\$ 4,843	\$ 163	\$ 5,007	\$ 127,311	\$ 76,000	1994	11.6	11	VE/12	
349	NB	NAVARRE BCH	325667133	2	\$ 8,566	\$ -	\$ 8,566	\$ 117,848	\$ 76,000	1991	14.25	11	VE/12	YES
350	NB	NAVARRE BCH	325667133	3	\$ 11,360	\$ -	\$ 11,360	\$ 113,323	\$ 76,000	1992	15.3	11	VE/12	YES
351	NB	NAVARRE BCH	325667134	3	\$ 11,746	\$ -	\$ 11,746	\$ 90,730	\$ 76,000	1992		11	VE/12	
352	NB	NAVARRE BCH	325667133	2	\$ 13,624	\$ -	\$ 13,624	\$ 92,438	\$ 76,000	1995	12.7	11	VE/12	YES
353	NB	NAVARRE BCH	325667133	2	\$ 38,489	\$ 3,116	\$ 41,604	\$ 88,828	\$ 83,600	1991	14.4	11	VE/12	YES
354	NB	NAVARRE BCH	325667044	2	\$ 11,236	\$ -	\$ 11,236	\$ 216,210	\$ 80,750	2001	14.4	11	VE/12	YES
355	NB	NAVARRE BCH	325667045	2	\$ 10,799	\$ 225	\$ 11,024	\$ 225,867	\$ 80,750	2002	14.2	11	VE/12	YES
356	NB	NAVARRE BCH	325667044	2	\$ 32,713	\$ -	\$ 32,713	\$ 156,240	\$ 80,750	2003	13.1	11	VE/12	YES
357	NB	NAVARRE BCH	325660000	3	\$ 130,057	\$ 820	\$ 130,877	\$ 198,319	\$ 76,000	1995	12.5	11	VE/12	YES
358	NB	NAVARRE BCH	325667207	2	\$ 3,930	\$ -	\$ 3,930	\$ 123,462	\$ 76,000	1991	10.73	11	VE/12	
359	NB	NAVARRE BCH	325660000	3	\$ 56,957	\$ 475	\$ 57,432	\$ 191,195	\$ 76,000	1995	12.5	11	VE/12	YES
360	NB	NAVARRE BCH	325667207	2	\$ 21,348	\$ -	\$ 21,348	\$ 159,222	\$ 76,000	1997	17.3	11	VE/12	YES
361	NB	NAVARRE BCH	325660000	3	\$ 42,085	\$ -	\$ 42,085	\$ 213,403	\$ 76,000	1994	12.37	11	VE/12	YES
362	NB	NAVARRE BCH	325667257	3	\$ 23,915	\$ -	\$ 23,915	\$ 142,303	\$ 76,000	1991	10.82	11	VE/12	
363	NB	NAVARRE BCH	325667207	3	\$ 156,376	\$ -	\$ 156,376	\$ 178,061	\$ 76,000	2001	11.01	11	VE/12	
364	NB	NAVARRE BCH	325667207	2	\$ 43,765	\$ -	\$ 43,765	\$ 212,240	\$ 76,000	2005	17	11	VE/12	YES
365	NB	NAVARRE BCH	325660000	3	\$ 25,820	\$ 923	\$ 26,743	\$ 170,077	\$ 76,000	1993	11.7	11	VE/12	
366	NB	NAVARRE BCH	325667255	3	\$ 34,319	\$ 2,161	\$ 36,480	\$ 135,400	\$ 248,178	1993	15	11	VE/12	YES
367	NB	NAVARRE BCH	32566	3	\$ 51,364	\$ 313	\$ 51,678	\$ 169,341	\$ 76,095	1993	14	11	VE/12	YES
368	NB	NAVARRE BCH	325667255	3	\$ 45,459	\$ 339	\$ 45,797	\$ 214,854	\$ 268,926	1994	15.2	11	VE/12	YES
369	NB	NAVARRE BCH	325660000	3	\$ 66,900	\$ 725	\$ 67,625	\$ 286,429	\$ 95,095	1994	13.15	11	VE/12	YES

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370	NB	NAVARRE BCH	325667255	3	\$ 49,847	\$ -	\$ 49,847	\$ 98,315	\$ 76,000	1991	10.85	11	VE/12	
371	NB	NAVARRE BCH	325667255	2	\$ 5,703	\$ -	\$ 5,703	\$ 140,920	\$ 76,000	1992	14.6	11	VE/12	YES
372	NB	NAVARRE BCH	325667255	2	\$ 6,947	\$ -	\$ 6,947	\$ 162,558	\$ 76,000	1997	13.6	11	VE/12	YES
373	NB	NAVARRE BCH	325667255	2	\$ 7,367	\$ -	\$ 7,367	\$ 214,984	\$ 76,000	2000	14.4	11	VE/12	YES
374	NB	NAVARRE BCH	325667255	2	\$ 27,009	\$ 1,519	\$ 28,528	\$ 149,011	\$ 76,000	1994	11.92	11	VE/12	
375	NB	NAVARRE BCH	325667207	2	\$ 16,071	\$ -	\$ 16,071	\$ 189,399	\$ 76,000	2001	14.4	11	VE/12	YES
376	NB	NAVARRE BCH	325667058	3	\$ 722,158	\$ 4,886	\$ 727,045	\$ 2,470,000			9.06	11	VE/12	
377	NB	NAVARRE BCH	325667039	2	\$ 146,554	\$ -	\$ 146,554	\$ 1,710,000				11	VE/12	
378	NB	NAVARRE BCH	325667038	3	\$ 107,141	\$ -	\$ 107,141	\$ 2,042,500				11	VE/12	
379	NB	NAVARRE BCH	325667011	3	\$ 167,744	\$ -	\$ 167,744	\$ 1,710,000				11	VE/12	
380	NB	NAVARRE BCH	325667035	2	\$ 97,076	\$ -	\$ 97,076	\$ 2,137,500			9.7	11	VE/12	
381	NB	NAVARRE BCH	325610000	2	\$ 16,266	\$ 11,000	\$ 27,266	\$ 28,228	\$ 43,472	1984		11	VE/12	
382	NB	NAVARRE BCH	325667205	2	\$ 22,173	\$ 3,685	\$ 25,858	\$ 51,148	\$ 43,472	1984		11	VE/12	
383	NB	NAVARRE BCH	325667260	3	\$ 7,735	\$ -	\$ 7,735	\$ 56,665	\$ 62,244	1985		11	VE/12	
384	NB	NAVARRE BCH	325667260	2	\$ 4,666	\$ -	\$ 4,666	\$ 56,665	\$ 82,992	1985		11	VE/12	
385	NB	NAVARRE BCH	325660000	3	\$ 18,836	\$ -	\$ 18,836	\$ 82,852	\$ 95,000	1987		11	VE/12	
386	NB	NAVARRE BCH	325667130	3	\$ 19,980	\$ -	\$ 19,980	\$ 157,204	\$ 95,000	1992	16.37	11	VE/12	YES
387	NB	NAVARRE BCH	32561	2	\$ 702,420	\$ -	\$ 702,420	\$ 2,470,000			9	11	VE/12	
388	NB	NAVARRE BCH	325667012	2	\$ 10,670	\$ -	\$ 10,670	\$ 107,400	\$ 95,000	2002	16.6	11	VE/12	YES
389	NB	NAVARRE BCH	325667012	2	\$ 10,393	\$ -	\$ 10,393	\$ 126,546	\$ 95,000	1996	14	11	VE/12	
390	NB	NAVARRE BCH	325667053	2	\$ 61,910	\$ 8,105	\$ 70,015	\$ 51,341	\$ 83,600	1984	7.2	11	VE/12	
391	NB	NAVARRE BCH	325660000	2	\$ 38,829	\$ 751	\$ 39,581	\$ 156,888	\$ 95,000	1979	12.9	11	VE/12	YES
392	NB	NAVARRE BCH	325667015	2	\$ 101,992	\$ 20,219	\$ 122,210	\$ 193,824	\$ 95,000	1991	17.9	11	VE/12	YES
393	NB	NAVARRE BCH	325667017	2	\$ 33,339	\$ -	\$ 33,339	\$ 108,829	\$ 95,000	1996	17.14	11	VE/12	YES
394	NB	NAVARRE BCH	325667017	3	\$ 30,651	\$ 10,750	\$ 41,401	\$ 139,547	\$ 95,000	1996		11	VE/12	
395	NB	NAVARRE BCH	325667017	2	\$ 11,040	\$ -	\$ 11,040	\$ 67,495	\$ 95,000	1986		11	VE/12	
396	NB	NAVARRE BCH	325667017	2	\$ 12,135	\$ 382	\$ 12,517	\$ 101,753	\$ 95,000	2003	16.05	11	VE/12	YES
397	NB	NAVARRE BCH	32566	2	\$ 15,809	\$ -	\$ 15,809	\$ 152,436	\$ 95,000	1995	18.4	11	VE/12	YES
398	NB	NAVARRE BCH	325667120	4	\$ 18,076	\$ -	\$ 18,076	\$ 75,712	\$ 95,000	1985	16.04	11	VE/12	YES
399	NB	NAVARRE BCH	325667120	3	\$ 23,109	\$ -	\$ 23,109	\$ 190,605	\$ 95,000	1997	14.6	11	VE/12	YES
400	NB	NAVARRE BCH	325667122	3	\$ 32,509	\$ 17,586	\$ 50,095	\$ -	\$ 95,000	1981	5.9	11	VE/12	
401	NB	NAVARRE BCH	325667122	2	\$ 7,091	\$ 883	\$ 7,974	\$ 105,535	\$ 95,000	1996	13.5	11	VE/12	YES
402	NB	NAVARRE BCH	325667122	3	\$ 8,630	\$ -	\$ 8,630	\$ 134,934	\$ 95,000	1995	13.61	11	VE/12	YES
403	NB	NAVARRE BCH	325660000	2	\$ 14,207	\$ 1,467	\$ 15,674	\$ 132,666	\$ 95,000	2002	13.8	11	VE/12	YES
404	NB	NAVARRE BCH	325667122	3	\$ 18,416	\$ -	\$ 18,416	\$ 135,741	\$ 95,000	1994	14.2	11	VE/12	YES
405	NB	NAVARRE BCH	325667122	2	\$ 15,908	\$ -	\$ 15,908	\$ 71,591	\$ 95,000	1979		11	VE/12	
406	NB	NAVARRE BCH	325667122	2	\$ 12,495	\$ -	\$ 12,495	\$ 70,512	\$ 95,000	1982		11	VE/12	

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RL Property #	RL Area*	City	Zip Code	# of Claims	Total Building Claim Payments	Total Contents Claim Payments	Total Building + Contents Payments	Building Value	Land Value	Year Built	Elevation Lowest Floor	Base Flood Elevation	County Require-ment	Compliant?
407	NB	NAVARRE BCH	325667122	4	\$ 21,878	\$ -	\$ 21,878	\$ 57,543	\$ 95,000	1982		11	VE/12	
408	NB	NAVARRE BCH	325667124	2	\$ 11,232	\$ -	\$ 11,232	\$ 64,553	\$ 95,000	1984	16.6	11	VE/12	YES
409	NB	NAVARRE BCH	325667124	2	\$ 5,381	\$ -	\$ 5,381	\$ 78,451	\$ 95,000	2000	16.6	11	VE/12	YES
410	NB	NAVARRE BCH	325667124	2	\$ 9,210	\$ -	\$ 9,210	\$ 84,637	\$ 95,000	1984		11	VE/12	
411	NB	NAVARRE BCH	325667124	2	\$ 17,385	\$ 1,727	\$ 19,112	\$ 81,912	\$ 95,000	1984		11	VE/12	
412	NB	NAVARRE BCH	325667124	2	\$ 2,495	\$ -	\$ 2,495	\$ 62,415	\$ 95,000	1984		11	VE/12	
413	NB	NAVARRE BCH	325667124	2	\$ 22,012	\$ -	\$ 22,012	\$ 79,359	\$ 95,000	2001	16.02	11	VE/12	YES
414	NB	NAVARRE BCH	325667124	3	\$ 22,711	\$ -	\$ 22,711	\$ 152,719	\$ 95,000	1991	12.6	11	VE/12	YES
415	NB	NAVARRE BCH	325667116	4	\$ 154,481	\$ 17,559	\$ 172,040	\$ 547,710	\$ 299,250	1994	13	11	VE/12	YES
416	NB	NAVARRE BCH	325667126	2	\$ 17,140	\$ -	\$ 17,140	\$ 200,274	\$ 95,000	1994	13.62	11	VE/12	YES
417	NB	NAVARRE BCH	325667126	3	\$ 23,525	\$ -	\$ 23,525	\$ 112,723	\$ 95,000	1984		11	VE/12	
418	NB	NAVARRE BCH	325667101	3	\$ 16,469	\$ -	\$ 16,469	\$ 96,143	\$ 95,000	1989		11	VE/12	
419	NB	NAVARRE BCH	325667101	4	\$ 50,406	\$ -	\$ 50,406	\$ 197,671	\$ 95,000	1991	10	11	VE/12	
420	NB	NAVARRE BCH	325667101	3	\$ 28,441	\$ -	\$ 28,441	\$ 118,169	\$ 95,000	1984	5.92	11	VE/12	
421	NB	NAVARRE BCH	325660000	2	\$ 18,595	\$ -	\$ 18,595	\$ 108,229	\$ 95,000	2002	15.3	11	VE/12	YES
422	NB	NAVARRE BCH	325667128	2	\$ 13,107	\$ -	\$ 13,107	\$ 114,832	\$ 95,000	2002	15.2	11	VE/12	YES
423	NB	NAVARRE BCH	325667128	2	\$ 43,709	\$ -	\$ 43,709	\$ 253,191	\$ 95,000	1983	12.7	11	VE/12	YES
424	NB	NAVARRE BCH	325667128	2	\$ 40,264	\$ 25,063	\$ 65,327	\$ 271,067	\$ 95,000	1997	16.6	11	VE/12	YES
425	NB	NAVARRE BCH	325667128	2	\$ 28,600	\$ 723	\$ 29,324	\$ 243,108	\$ 95,000	2001	15	11	VE/12	YES
426	NB	NAVARRE BCH	325667128	2	\$ 16,226	\$ -	\$ 16,226	\$ 178,288	\$ 95,000	2000	18.6	11	VE/12	YES
427	NB	NAVARRE BCH	325667128	2	\$ 10,177	\$ 1,021	\$ 11,198	\$ 187,658	\$ 95,000	1998	14.4	11	VE/12	YES
428	NB	NAVARRE BCH	32566	2	\$ 6,561	\$ -	\$ 6,561	\$ 195,683	\$ 95,000	2005	16.8	11	VE/12	YES
429	NB	NAVARRE BCH	325667130	2	\$ 8,339	\$ -	\$ 8,339	\$ 114,606	\$ 95,000	1993	14.3	11	VE/12	YES
430	NB	NAVARRE BCH	325667130	3	\$ 7,991	\$ -	\$ 7,991	\$ 45,613	\$ 95,000	1986		11	VE/12	
431	NE	MILTON	325709271	6	\$ 128,209	\$ 23,945	\$ 152,154	\$ 47,463	\$ 9,097	1984	13.31	21.3	F/24.3	
432	NE	MILTON	325838662	2	\$ 53,130	\$ 8,600	\$ 61,730	\$ -	\$ 47,547	1964		16.9	F/19.9	
433	NE	MILTON	325709281	2	\$ 10,024	\$ -	\$ 10,024	\$ 67,712	\$ 54,625	1989		17.3	F/20.3	
434	NE	MILTON	325838679	3	\$ 14,526	\$ -	\$ 14,526	\$ 74,531	\$ 34,247	1982	13.7	16.4	AE/19.4	
435	NE	MILTON	325838679	4	\$ 18,370	\$ 6,806	\$ 25,176	\$ 158,664	\$ 51,300	1988		16.4	AE/19.4	
436	NE	MILTON	325838679	4	\$ 13,267	\$ -	\$ 13,267	\$ 113,996	\$ 33,250	1976		16.4	AE/19.4	
437	NE	MILTON	325838695	2	\$ 19,151	\$ 1,028	\$ 20,180	\$ 79,624	\$ 18,952	1978		16.4	AE/19.4	
438	NE	MILTON	325838695	2	\$ 9,921	\$ 6,271	\$ 16,193	\$ 52,196	\$ 15,960	1981		16.4	AE/19.4	
439	NE	MILTON	32583	6	\$ 68,074	\$ 15,958	\$ 84,032	\$ 44,000	\$ 33,250	1984		17.5	F/20.5	
440	NE	MILTON	32583	8	\$ 89,434	\$ 35,816	\$ 125,250	\$ -	\$ 23,750			17.9	F/20.9	YES - SEND AW-501
441	NE	MILTON	325838691	7	\$ 38,783	\$ 655	\$ 39,438	\$ 81,904	\$ 36,242	1968		17.4	AE/20.4	
442	NE	MILTON	325838654	3	\$ 74,168	\$ 21,451	\$ 95,619	\$ 2,555	\$ 33,250	1967		17.5	F/20.5	
443	NE	MILTON	32583	5	\$ 167,592	\$ 14,386	\$ 181,978	\$ 53,941	\$ 70,473	1963		17.9	F/20.9	

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444	NE	MILTON	325709225	3	\$ 27,476	\$ -	\$ 27,476	\$ 201,494	\$ 88,995	1985		17.8	F/20.8	
445	NE	MILTON	325838602	2	\$ 11,503	\$ -	\$ 11,503	\$ 95,155	\$ 61,845	2005	20.15	17.1	20.1	YES
446	NE	MILTON	325830000	8	\$ 147,573	\$ -	\$ 147,573	\$ 128,782	\$ 48,450	1991		17.6	F/20.6	
447	NE	MILTON	32583	5	\$ 19,867	\$ 6,193	\$ 26,060	\$ 85,970	\$ 47,500	1987	14.58	17.3	F/20.3	
448	NW	PACE	325717326	5	\$ 138,344	\$ 137,026	\$ 275,370	\$ 99,402	\$ 47,381	1992		0	P/157.1	
449	NW	PACE	325717326	5	\$ 107,981	\$ 50,628	\$ 158,610	\$ 78,164	\$ 47,381	1990		0	P/157.1	
450	OUT	MILTON	325708323	3	\$ 221,528	\$ 133,076	\$ 354,604	\$ 169,660	\$ 39,751	1980	10.87	16.6	F/19.6	
451	OUT	MILTON	325700000	3	\$ 68,914	\$ 43,293	\$ 112,207	\$ 64,703	\$ 64,598	1975		13.5	16.5	
452	OUT	MILTON	325705217	2	\$ 97,672	\$ -	\$ 97,672	\$ 79,716	\$ 38,235	1995	9	9	AE/12	
453	OUT	MILTON	32583	3	\$ 63,070	\$ 26,169	\$ 89,240	\$ 64,668	\$ 19,494	1991		20.5	AE/23.5	
454	OUT	MILTON	325833026	2	\$ -	\$ 15,257	\$ 15,257	\$ 14,528	\$ 14,671	1973		11	AE/14	
455	OUT	MILTON	325700000	2	\$ 25,984	\$ 820	\$ 26,804					25	AE/28	
456	OUT	MILTON	325700000	5	\$ 43,379	\$ 16,868	\$ 60,246	\$ 15,314	\$ 7,315	1980		25	AE/28	
457	OUT	MILTON	325700000	3	\$ 57,818	\$ 18,900	\$ 76,718	\$ 25,943	\$ 5,225	1980		25	AE/28	
458	OUT	MILTON	325700000	4	\$ 35,346	\$ 3,740	\$ 39,085	\$ 16,615	\$ 5,225	1981		25	AE/28	
459	OUT	MILTON	325706635	5	\$ 220,400	\$ 81,514	\$ 301,915	\$ 93,627	\$ 31,654	1976		9	AE/12	
460	OUT	MILTON	325709726	3	\$ 24,393	\$ 1,444	\$ 25,837					2	A	
461	OUT	MILTON	325709726	4	\$ 14,607	\$ 4,600	\$ 19,207					2	A	
462	OUT	MILTON	325708602	2	\$ 15,744	\$ -	\$ 15,744					2	A	
463	OUT	PACE	325711102	3	\$ 21,456	\$ 10,159	\$ 31,615	\$ 53,138	\$ 12,160	1958		0	X/0	YES
464	PI	GULF BREEZE	325632718	2	\$ 5,477	\$ 1,226	\$ 6,703	\$ 69,801	\$ 76,000	1984		0	X/0	YES
465	PI	GULF BREEZE	32563	2	\$ 17,236	\$ 11,617	\$ 28,853	\$ 54,209	\$ 76,000	1994		0	X/0	YES
466	PI	GULF BREEZE	325632718	2	\$ 59,616	\$ 58,260	\$ 117,876	\$ 130,403	\$ 141,943	1987		0	X/0	YES
467	PI	GULF BREEZE	325632718	2	\$ 70,381	\$ 33,983	\$ 104,364	\$ 170,520	\$ 119,441	2001	7.61	0	X/0	YES
468	PI	GULF BREEZE	325632747	2	\$ 64,103	\$ 2,702	\$ 66,805	\$ 480,939	\$ 190,475	2005	6.23	5	AE/8	
469	PI	GULF BREEZE	325632747	2	\$ 33,265	\$ 34,986	\$ 68,251	\$ 140,560	\$ 190,475	1993	5.4	5	AE/8	
470	PI	GULF BREEZE	325632747	3	\$ 216,112	\$ 24,360	\$ 240,472	\$ 197,255	\$ 190,475	1994	5.7	5	AE/8	
471	PI	GULF BREEZE	325632747	2	\$ 296,496	\$ 94,932	\$ 391,428	\$ 148,878	\$ 190,475	2000	5.14	5	AE/8	
472	PI	GULF BREEZE	325632747	2	\$ 259,442	\$ 133,860	\$ 393,302	\$ 162,703	\$ 190,475	1995	7.2	5	AE/8	
473	PI	GULF BREEZE	325632628	2	\$ 28,746	\$ 1,644	\$ 30,390	\$ 118,843	\$ 54,150	1983		0	X/0	YES
474	PI	GULF BREEZE	325632628	2	\$ 33,334	\$ 1,981	\$ 35,314	\$ 74,775	\$ 54,150	1983		0	X/0	YES
475	PI	GULF BREEZE	325632628	2	\$ 75,640	\$ 29,556	\$ 105,196	\$ 216,646	\$ 204,459	1994		0	X/0	YES
476	PI	GULF BREEZE	325632628	2	\$ 126,423	\$ 1,040	\$ 127,463	\$ 269,471	\$ 187,055	1993	5.8	0	X/0	YES
477	PI	GULF BREEZE	325632630	2	\$ 99,067	\$ 42,088	\$ 141,155	\$ 181,363	\$ 199,500	2000	7.1	0	X/0	YES
478	PI	GULF BREEZE	325632631	3	\$ 236,754	\$ 104,102	\$ 340,856	\$ 289,989	\$ 207,480	1993	6.6	0	X/0	YES
479	PI	GULF BREEZE	325632631	6	\$ 116,291	\$ 209,341	\$ 325,632	\$ 142,223	\$ 209,885	1985	11.4	0	X/0	YES
480	PI	GULF BREEZE	325632635	3	\$ 152,722	\$ 60,484	\$ 213,206	\$ 283,386	\$ 201,196	1991		0	X/0	YES

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481	PI	GULF BREEZE	325632641	3	\$ 266,066	\$ 60,000	\$ 326,066	\$ 222,805	\$ 199,734	1995	7.9	0	X/0	YES
482	PI	GULF BREEZE	325632641	2	\$ 307,357	\$ 72,847	\$ 380,204	\$ 203,038	\$ 229,662	1991	6.1	0	X/0	YES
483	PI	GULF BREEZE	325632643	2	\$ 153,801	\$ 76,024	\$ 229,825	\$ 236,714	\$ 219,063	1986	6.1	5	AE/8	
484	PI	GULF BREEZE	325632643	4	\$ 183,059	\$ 74,313	\$ 257,372	\$ 188,562	\$ 218,778	1984		0	X/0	YES
485	PI	GULF BREEZE	325632642	2	\$ 90,654	\$ 28,200	\$ 118,854	\$ 109,828	\$ 136,800	1988		5	AE/8	
486	PI	GULF BREEZE	325632624	2	\$ 307,418	\$ 80,513	\$ 387,931	\$ 393,817	\$ 145,369	2002	6.2	5	AE/8	
487	PI	GULF BREEZE	325632624	2	\$ 358,119	\$ 105,087	\$ 463,206	\$ 363,667	\$ 145,369	1998	6.57	5	AE/8	
488	PI	GULF BREEZE	325632644	2	\$ 8,167	\$ -	\$ 8,167	\$ 104,348	\$ 143,640	1986	5.6	5	AE/8	
489	PI	GULF BREEZE	325634930	3	\$ 160,113	\$ 16,200	\$ 176,313	\$ 117,175	\$ 152,000	1991	5.6	5	AE/8	
490	PI	GULF BREEZE	325634930	2	\$ 116,779	\$ 34,628	\$ 151,407	\$ 140,219	\$ 243,200	1987		5	AE/8	
491	PI	GULF BREEZE	325630000	2	\$ 117,319	\$ 36,198	\$ 153,518	\$ 88,352	\$ 106,400	1986		5	AE/8	
492	PI	GULF BREEZE	325632773	2	\$ 12,240	\$ -	\$ 12,240	\$ 218,665	\$ 106,400	2005	6.2	5	AE/8	
493	PI	GULF BREEZE	325632804	2	\$ 13,509	\$ -	\$ 13,509	\$ 147,442	\$ 152,000	1998		0	X/0	
494	PI	GULF BREEZE	325632763	2	\$ 85,551	\$ 43,304	\$ 128,855	\$ 107,320	\$ 106,400	1992	7.9	5	AE/8	
495	PI	GULF BREEZE	325634920	2	\$ 144,175	\$ 56,700	\$ 200,875	\$ 178,272	\$ 162,450	1995	6.7	5	AE/8	
496	PI	GULF BREEZE	325634907	2	\$ 56,175	\$ 19,952	\$ 76,127	\$ 73,144	\$ 106,400	1984		5	AE/8	
497	PI	GULF BREEZE	325634915	3	\$ 49,393	\$ 41,813	\$ 91,206	\$ 77,594	\$ 106,400	1990		5	AE/8	
498	PI	GULF BREEZE	325634915	3	\$ 54,358	\$ 21,982	\$ 76,340	\$ 162,513	\$ 106,400	1991	5.1	5	AE/8	
499	PI	GULF BREEZE	325632756	2	\$ 22,581	\$ 26,644	\$ 49,225	\$ 82,246	\$ 85,500	1984		5	AE/8	
500	PI	GULF BREEZE	325632712	2	\$ 75,738	\$ 41,248	\$ 116,986	\$ 79,869	\$ 112,518	1992		5	AE/8	
501	PI	GULF BREEZE	325632775	2	\$ 36,054	\$ 25,624	\$ 61,678	\$ 92,262	\$ 85,500	1984		5	AE/8	
502	PI	GULF BREEZE	325632775	2	\$ 53,697	\$ 7,101	\$ 60,797	\$ 98,838	\$ 85,500	1984		5	AE/8	
503	PI	GULF BREEZE	325632775	2	\$ 63,518	\$ 24,674	\$ 88,192	\$ 94,926	\$ 85,500	1984	5.79	5	AE/8	
504	PI	GULF BREEZE	325632775	2	\$ 47,424	\$ 1,852	\$ 49,275	\$ 90,660	\$ 85,500	1984		5	AE/8	
505	PI	GULF BREEZE	325632775	2	\$ 40,802	\$ 3,934	\$ 44,736	\$ 105,117	\$ 85,500	1984		5	AE/8	
506	PI	GULF BREEZE	325632775	2	\$ 55,905	\$ 12,000	\$ 67,905	\$ 86,127	\$ 85,500	1984		5	AE/8	
507	PI	GULF BREEZE	325632775	2	\$ 66,507	\$ 7,373	\$ 73,880	\$ 83,721	\$ 85,500	1984		5	AE/8	
508	PI	GULF BREEZE	325632593	5	\$ 61,652	\$ 29,373	\$ 91,025	\$ 197,406	\$ 339,150	1978		0	X/0	
509	PI	GULF BREEZE	325632743	2	\$ 30,882	\$ -	\$ 30,882	\$ 90,437	\$ 76,000	1987		5	AE/8	
510	PI	GULF BREEZE	325632743	2	\$ 28,383	\$ 4,607	\$ 32,990	\$ 108,270	\$ 76,000	1997	6.02	5	AE/8	
511	PI	GULF BREEZE	325632744	2	\$ 76,966	\$ 14,022	\$ 90,988	\$ 75,637	\$ 28,428	1998		5	AE/8	
512	PI	GULF BREEZE	325632562	2	\$ 145,216	\$ 86,263	\$ 231,479	\$ 144,846	\$ 176,985	1990		5	AE/8	
513	PI	GULF BREEZE	325635508	2	\$ 21,178	\$ 8,764	\$ 29,943	\$ 222,485	\$ 209,261	1983		0	X/0	
514	PI	GULF BREEZE	325635509	2	\$ 61,383	\$ 32,226	\$ 93,610	\$ 177,710	\$ 163,713	1995	7.8	0	X/0	
515	PI	GULF BREEZE	325635509	2	\$ 168,730	\$ 59,409	\$ 228,139	\$ 195,133	\$ 179,870	1999	7.6	0	X/0	
516	PI	GULF BREEZE	325634937	2	\$ 185,772	\$ 89,218	\$ 274,990	\$ 239,513	\$ 206,482	1993	6.8	5	AE/8	
517	PI	GULF BREEZE	325632655	3	\$ 186,470	\$ 57,689	\$ 244,159	\$ 180,173	\$ 219,948	1978		5	AE/8	

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RL Property #	RL Area*	City	Zip Code	# of Claims	Total Building Claim Payments	Total Contents Claim Payments	Total Building + Contents Payments	Building Value	Land Value	Year Built	Elevation Lowest Floor	Base Flood Elevation	County Require-ment	Compliant?
518	PI	GULF BREEZE	325632655	2	\$ 196,491	\$ 77,400	\$ 273,891	\$ 234,380	\$ 216,261	1988		5	AE/8	
519	PI	GULF BREEZE	325632655	2	\$ 266,868	\$ 99,497	\$ 366,365	\$ 266,836	\$ 216,995	1992	7	0	X/0	
520	PI	GULF BREEZE	325632655	2	\$ 206,045	\$ 65,593	\$ 271,638	\$ 225,571	\$ 221,198	1979		0	X/0	
521	PI	GULF BREEZE	325632655	2	\$ 101,947	\$ 36,331	\$ 138,277	\$ 166,133	\$ 251,316	1979	8.15	0	X/0	
522	PI	GULF BREEZE	32563	2	\$ 149,426	\$ 66,200	\$ 215,626	\$ 143,304	\$ 5,700	1993		0	X/0	
523	PI	GULF BREEZE	325639093	2	\$ 31,617	\$ -	\$ 31,617	\$ 243,362	\$ 238,092	2003	16.1	11	VE/14	YES
524	PI	GULF BREEZE	325635515	2	\$ 54,211	\$ 34,228	\$ 88,439	\$ 92,887	\$ 59,000	1981		5	AE/8	
525	PI	GULF BREEZE	325635515	2	\$ 37,410	\$ 7,811	\$ 45,221	\$ 61,658	\$ 266,760	1978		5	AE/8	
526	PI	GULF BREEZE	325635515	2	\$ 13,908	\$ 2,000	\$ 15,909	\$ 65,523	\$ 91,770	1981		5	AE/8	
527	PI	GULF BREEZE	325635516	2	\$ 44,476	\$ 2,221	\$ 46,697	\$ 63,343	\$ 110,808	1982	9	5	AE/8	YES
528	PI	GULF BREEZE	325635515	2	\$ 20,194	\$ 6,140	\$ 26,334	\$ 61,880	\$ 88,777	1981		5	AE/8	
529	PI	GULF BREEZE	325635516	2	\$ 17,132	\$ 845	\$ 17,977	\$ 62,787	\$ 78,802	1982		5	AE/8	
530	PI	MILTON	325839529	2	\$ 87,217	\$ 5,479	\$ 92,696	\$ 156,164	\$ 142,500	1989		9	VE/12	
531	PI	NAVARRE	325669760	2	\$ 22,465	\$ 2,342	\$ 24,807	\$ 105,168	\$ 64,918	1996	13.3	8	V/11	YES
532	PI	NAVARRE	325669461	2	\$ 140,725	\$ 38,493	\$ 179,218	\$ -	\$ 59,850			7	AE/VE 10	VACANT
533	SS	GULF BREEZE	325632906	2	\$ 19,101	\$ 5,635	\$ 24,736	\$ 90,939	\$ 39,710	1990		0	X/0	
534	SS	GULF BREEZE	325639235	3	\$ 77,647	\$ 3,413	\$ 81,059	\$ 204,635	\$ 213,750	1988	14.9	10	VE/13	YES
535	SS	GULF BREEZE	325639235	2	\$ 19,356	\$ -	\$ 19,356	\$ 155,740	\$ 213,750	1987		10	VE/13	
536	SS	GULF BREEZE	325639235	2	\$ 2,653	\$ -	\$ 2,653	\$ 128,216	\$ 224,437	1984	15.3	11	VE/14	YES
537	SS	GULF BREEZE	325639235	3	\$ 65,908	\$ 2,471	\$ 68,379	\$ 360,284	\$ 282,791	1992	14	11	VE/14	YES
538	SS	GULF BREEZE	325639235	3	\$ 51,436	\$ 6,907	\$ 58,343	\$ 264,640	\$ 261,245	1991	15.61	11	VE/14	YES
539	SS	GULF BREEZE	325639253	2	\$ 257,657	\$ 67,870	\$ 325,526	\$ 270,642	\$ 235,766	2008	16	11	VE/14	YES
540	SS	GULF BREEZE	325639253	2	\$ 111,139	\$ 11,611	\$ 122,751	\$ 304,539	\$ 284,566	2008	18	11	VE/14	YES
541	SS	GULF BREEZE	325639253	3	\$ 106,799	\$ 964	\$ 107,763	\$ 96,936	\$ 203,062	1974		11	VE/14	
542	SS	GULF BREEZE	325639253	3	\$ 229,339	\$ 100,000	\$ 329,339	\$ 162,304	\$ 181,687	1973		11	VE/14	
543	SS	GULF BREEZE	325639271	2	\$ 246,433	\$ 54,491	\$ 300,924	\$ 494,159	\$ 242,392	1993		11	VE/14	
544	SS	GULF BREEZE	325639271	2	\$ 46,053	\$ -	\$ 46,053	\$ 159,877	\$ 256,923	1992	7.35	11	VE/14	
545	SS	GULF BREEZE	325639101	2	\$ 106,441	\$ 43,687	\$ 150,128	\$ 198,640	\$ 290,871	1986		9	V/12	
546	SS	GULF BREEZE	325639273	2	\$ 186,888	\$ 76,274	\$ 263,162	\$ -	\$ 224,437			11	VE/14	YES - SEND AW-501
547	SS	GULF BREEZE	325630000	2	\$ 251,287	\$ 76,578	\$ 327,865	\$ -	\$ 323,988			11	VE/14	VACANT
548	SS	GULF BREEZE	325639278	2	\$ 128,149	\$ 93,100	\$ 221,249	\$ 140,988	\$ 192,375	1984		11	VE/14	
549	SS	GULF BREEZE	325638917	2	\$ 34,891	\$ -	\$ 34,891	\$ 77,858	\$ 120,657	1983		11	VE/14	
550	SS	GULF BREEZE	325638919	2	\$ 29,714	\$ 584	\$ 30,298	\$ 148,844	\$ 338,259	1983	5.5	10	VE/13	
551	SS	GULF BREEZE	325638919	2	\$ 258,249	\$ 74,615	\$ 332,864	\$ 492,165	\$ 281,444	1982	8.3	10	VE/13	
552	SS	GULF BREEZE	325638923	2	\$ 238,657	\$ 51,605	\$ 290,262	\$ -	\$ 278,764			11	VE/14	VACANT
553	SS	GULF BREEZE	325639314	3	\$ 30,420	\$ -	\$ 30,420	\$ 88,876	\$ 215,608	1987		10	VE/13	
554	SS	GULF BREEZE	325639314	3	\$ 99,257	\$ 17,600	\$ 116,857	\$ 158,545	\$ 318,249	1997	14	10	VE/13	YES

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RL Property #	RL Area*	City	Zip Code	# of Claims	Total Building Claim Payments	Total Contents Claim Payments	Total Building + Contents Payments	Building Value	Land Value	Year Built	Elevation Lowest Floor	Base Flood Elevation	County Require-ment	Compliant?
555	SS	GULF BREEZE	325639314	2	\$ 198,089	\$ 32,653	\$ 230,742	\$ -	\$ 219,676		26	11	VE/14	YES - SEND AW-501
556	SS	GULF BREEZE	325639314	3	\$ 99,367	\$ 51,655	\$ 151,022	\$ 99,781	\$ 219,676	1996	14.05	11	VE/14	YES
557	SS	GULF BREEZE	325639314	2	\$ 11,967	\$ -	\$ 11,967	\$ 114,239	\$ 212,843	1999	6.6	10	VE/13	
558	SS	GULF BREEZE	325639529	2	\$ 40,165	\$ 17,135	\$ 57,300	\$ 49,436	\$ 104,481	1958		0	X/0	
559	SS	GULF BREEZE	325639530	2	\$ 280,097	\$ 105,557	\$ 385,653	\$ 15,309	\$ 202,737	1984		10	VE/13	
560	SS	GULF BREEZE	325639532	2	\$ 110,707	\$ 63,376	\$ 174,083	\$ 93,857	\$ 243,682	1992	12.24	11	VE/14	
561	SS	GULF BREEZE	325639532	2	\$ 168,185	\$ 77,161	\$ 245,347	\$ 145,413	\$ 241,350	1971	10.2	10	VE/13	
562	SS	GULF BREEZE	325639532	3	\$ 42,820	\$ 29,198	\$ 72,018	\$ 171,447	\$ 241,350	1992	18	10	VE/13	YES
563	SS	GULF BREEZE	325639532	3	\$ 33,027	\$ 199	\$ 33,226	\$ 52,153	\$ 224,151	1979		11	VE/14	
564	SS	GULF BREEZE	32563	2	\$ 13,375	\$ 264	\$ 13,639	\$ 74,524	\$ 48,687	1998	8.57	9	AE/12	
565	SS	GULF BREEZE	325630000	2	\$ 16,561	\$ -	\$ 16,561	\$ 51,126	\$ 226,444	1984		10	VE/13	
566	SS	GULF BREEZE	325639532	2	\$ 59,699	\$ 2,903	\$ 62,602	\$ 83,035	\$ 228,546	1984		10	VE/13	
567	SS	GULF BREEZE	325639534	3	\$ 17,545	\$ -	\$ 17,545	\$ 161,642	\$ 230,839	2000	15.87	10	VE/13	YES
568	SS	GULF BREEZE	325639534	3	\$ 38,600	\$ -	\$ 38,600	\$ 17,227	\$ 381,043	1981	13.5	11	VE/14	YES
569	SS	GULF BREEZE	325639534	2	\$ 5,492	\$ -	\$ 5,492	\$ -	\$ 235,234			11	VE/14	VACANT
570	SS	GULF BREEZE	325639534	2	\$ 103,457	\$ -	\$ 103,457				17	10	VE/13	YES - SEND AW-501
571	SS	GULF BREEZE	325639311	4	\$ 189,583	\$ -	\$ 189,583				9	10	VE/13	
572	TP	GULF BREEZE	325633571	2	\$ 137,058	\$ 49,740	\$ 186,798	\$ 107,617	\$ 80,750	1983	7.7	8	AE/11	
573	TP	GULF BREEZE	325633571	2	\$ 116,265	\$ 42,195	\$ 158,460	\$ 158,112	\$ 80,750	1986		9	AE/12	
574	TP	GULF BREEZE	325633571	2	\$ 232,399	\$ 52,981	\$ 285,380	\$ 182,717	\$ 76,712	1983	7.2	9	AE/12	
575	TP	GULF BREEZE	32563	2	\$ 176,887	\$ 63,800	\$ 240,687	\$ -	\$ 7,600			10	AE/13	VACANT
576	TP	GULF BREEZE	325635426	3	\$ 253,868	\$ 178,696	\$ 432,564	\$ 157,145	\$ 58,900	1996		10	AE/13	
577	TP	GULF BREEZE	325635425	2	\$ 165,199	\$ -	\$ 165,199	\$ 164,707	\$ 80,750	1983		9	AE/12	
578	TP	GULF BREEZE	325630000	2	\$ 133,913	\$ 76,750	\$ 210,663	\$ 169,529	\$ 58,900	1985		9	AE/12	
579	TP	GULF BREEZE	325633411	2	\$ 211,356	\$ 100,000	\$ 311,356	\$ 214,671	\$ 58,900	1989	8.24	9	AE/12	
580	TP	GULF BREEZE	325633421	2	\$ 332,369	\$ 103,000	\$ 435,369	\$ -	\$ 501,600			10	VE/14	VACANT
581	TP	GULF BREEZE	325635438	2	\$ 253,564	\$ 109,217	\$ 362,781	\$ -	\$ 72,675			10	AE/13	VACANT
582	TP	GULF BREEZE	325635436	2	\$ 92,322	\$ -	\$ 92,322	\$ 120,582	\$ 80,750	1981		9	AE/12	
583	TP	GULF BREEZE	325633536	2	\$ 101,041	\$ -	\$ 101,041	\$ 145,065	\$ 53,010	1987	6.4	10	AE/13	
584	TP	GULF BREEZE	325633532	2	\$ 223,762	\$ 100,877	\$ 324,638	\$ 414,171	\$ 58,900	2002	10.2	10	AE/13	
585	TP	GULF BREEZE	325633532	2	\$ 189,544	\$ 10,500	\$ 200,044	\$ 214,480	\$ 58,900	1994	6.7	10	AE/13	
586	TP	GULF BREEZE	325633531	2	\$ 230,323	\$ 100,000	\$ 330,323	\$ 207,294	\$ 80,750	1994	7.2	10	AE/13	
587	TP	GULF BREEZE	325633467	2	\$ 101,323	\$ 25,000	\$ 126,323	\$ 119,120	\$ 58,900	1986		9	AE/12	
588	TP	GULF BREEZE	325633481	2	\$ 119,758	\$ 76,400	\$ 196,158	\$ 109,003	\$ 64,600	1988		9	AE/12	
589	TP	GULF BREEZE	325633501	2	\$ 63,523	\$ -	\$ 63,523	\$ 96,470	\$ 52,250	1991	10.42	9	AE/12	
590	TP	GULF BREEZE	325633464	2	\$ 97,631	\$ 25,001	\$ 122,632	\$ 121,597	\$ 82,175	1984		9	AE/12	
591	TP	GULF BREEZE	325633464	2	\$ 122,173	\$ 100,000	\$ 222,173	\$ 187,784	\$ 83,125	1986		9	AE/12	

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592	TP	GULF BREEZE	325633543	2	\$ 253,017	\$ 40,800	\$ 293,817	\$ -	\$ 76,000		7.7	10	VE/13	VACANT
593	TP	GULF BREEZE	325633545	3	\$ 297,629	\$ 71,426	\$ 369,054	\$ 195,175	\$ 80,750	1989	5.18	A0	AE/13	
594	TP	GULF BREEZE	325633535	2	\$ 208,119	\$ 52,500	\$ 260,619	\$ 135,147	\$ 53,010	1993	7.6	10	AE/13	
595	TP	GULF BREEZE	325633535	3	\$ 162,261	\$ 15,339	\$ 177,600	\$ 105,607	\$ 53,010	1987	6.42	10	AE/13	
596	TP	GULF BREEZE	325633535	2	\$ 207,855	\$ 56,574	\$ 264,429	\$ 121,617	\$ 58,900	1996	6.8	10	AE/13	
597	TP	GULF BREEZE	325633535	2	\$ 239,695	\$ 107,157	\$ 346,852	\$ 145,502	\$ 53,010	1993	8.1	10	AE/13	
598	TP	GULF BREEZE	325633535	2	\$ 220,442	\$ 34,195	\$ 254,638	\$ 150,148	\$ 53,010	1994	7.1	10	AE/13	
599	TP	GULF BREEZE	325633566	2	\$ 249,542	\$ 130,974	\$ 380,516	\$ -	\$ 88,825			10	AE/13	VACANT
600	TP	GULF BREEZE	325633544	3	\$ 270,581	\$ 101,705	\$ 372,287	\$ -	\$ 258,671		13	10	VE/13	VACANT
601	TP	GULF BREEZE	325633544	2	\$ 251,878	\$ 104,287	\$ 356,165	\$ 266,222	\$ 258,671	1995	7.8	10	VE/13	
602	TP	GULF BREEZE	325633540	2	\$ 57,558	\$ 26,661	\$ 84,219	\$ 131,723	\$ 58,900	1992	7.62	10	AE/13	
603	TP	GULF BREEZE	325633540	2	\$ 136,876	\$ 30,000	\$ 166,876	\$ -	\$ 76,000			10	AE/13	VACANT
604	TP	GULF BREEZE	325633540	2	\$ 217,941	\$ 60,800	\$ 278,741	\$ -	\$ 61,845		6.82	10	AE/13	VACANT
605	TP	GULF BREEZE	325633542	3	\$ 212,156	\$ 73,000	\$ 285,156	\$ 170,913	\$ 64,790	1994	6.8	10	AE/13	
606	TP	GULF BREEZE	325632973	2	\$ 127,465	\$ 27,591	\$ 155,056	\$ 150,650	\$ 175,137	1988		4	AE/7	
607	TP	GULF BREEZE	325632961	2	\$ 105,826	\$ 50,000	\$ 155,826	\$ 121,251	\$ 174,420	1983		0	X/0	
608	TP	GULF BREEZE	325633524	2	\$ 149,297	\$ 33,197	\$ 182,494	\$ 205,578	\$ 58,900	1993	7.05	8	AE/11	
609	TP	GULF BREEZE	325633524	3	\$ 258,259	\$ 21,305	\$ 279,564	\$ 151,215	\$ 58,900	1992	6.2	8	AE/11	
610	TP	GULF BREEZE	325633524	2	\$ 227,868	\$ 60,000	\$ 287,868	\$ 152,827	\$ 58,900	1992		8	AE/11	
611	TP	GULF BREEZE	325633523	2	\$ 117,769	\$ 50,000	\$ 167,769	\$ 136,798	\$ 58,900	1987	7.6	8	AE/11	
612	TP	GULF BREEZE	325633523	2	\$ 153,220	\$ -	\$ 153,220	\$ 189,535	\$ 53,010	1990		8	AE/11	
613	TP	GULF BREEZE	325633523	2	\$ 210,023	\$ -	\$ 210,023	\$ 128,632	\$ 58,900	1993	6.5	9	AE/12	
614	TP	GULF BREEZE	325633523	2	\$ 264,639	\$ 145,778	\$ 410,417	\$ 118,599	\$ 58,900	1992	7.03	9	AE/12	
615	TP	GULF BREEZE	325633523	2	\$ 149,536	\$ 96,233	\$ 245,769	\$ 118,609	\$ 58,900	1993		9	AE/12	
616	TP	GULF BREEZE	325633520	2	\$ 276,010	\$ 105,593	\$ 381,602	\$ 185,331	\$ 72,675	1992	6.39	9	AE/12	
617	TP	GULF BREEZE	325633520	2	\$ 243,670	\$ 93,324	\$ 336,994	\$ 129,497	\$ 72,675	1992	6.5	9	AE/12	
618	TP	GULF BREEZE	32561	2	\$ 233,809	\$ 30,500	\$ 264,309	\$ -	\$ 134,900		7.5	10	V/13	VACANT
619	TP	GULF BREEZE	325633534	2	\$ 205,224	\$ 29,136	\$ 234,360	\$ -	\$ 108,300			10	V/13	VACANT
620	TP	GULF BREEZE	325633534	2	\$ 184,991	\$ 288	\$ 185,279	\$ 133,941	\$ 108,300	1988		10	AE/13	
621	TP	GULF BREEZE	325633591	2	\$ 82,692	\$ 16,066	\$ 98,758	\$ 272,065	\$ 108,300	1996	7.3	10	AE/13	
622	TP	GULF BREEZE	325633591	2	\$ 67,757	\$ 927	\$ 68,684	\$ 224,062	\$ 108,300	1987	15.81	10	AE/13	YES
623	TP	GULF BREEZE	325633591	2	\$ 109,562	\$ 45,640	\$ 155,202	\$ 197,160	\$ 108,300	1993	6.3	10	AE/13	
624	TP	GULF BREEZE	325633559	2	\$ 252,057	\$ 54,457	\$ 306,514	\$ -	\$ 314,440			10	V/13	VACANT
625	TP	GULF BREEZE	325633562	2	\$ 50,453	\$ -	\$ 50,453	\$ 179,618	\$ 80,750	1983		10	AE/13	
626	TP	GULF BREEZE	325633559	2	\$ 79,509	\$ -	\$ 79,509	\$ 636,651	\$ 313,500	2006	11	10	V/13	
627	TP	GULF BREEZE	325633562	2	\$ 114,716	\$ -	\$ 114,716	\$ 153,403	\$ 80,750	1988	9.53	10	AE/13	
628	TP	GULF BREEZE	325633562	2	\$ 150,393	\$ 1,138	\$ 151,531	\$ 168,170	\$ 80,750	1992	7.6	10	AE/13	

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629	TP	GULF BREEZE	325633561	4	\$ 273,970	\$ 105,192	\$ 379,162	\$ 269,759	\$ 313,500	1991	6.87	10	V/13	
630	TP	GULF BREEZE	325635705	2	\$ 246,365	\$ 86,638	\$ 333,004	\$ 320,355	\$ 80,750	1997	7.53	10	AE/13	
631	TP	GULF BREEZE	325633563	2	\$ 172,757	\$ 23,955	\$ 196,712	\$ 648,414	\$ 295,496	1992		10	VE/13	
632	TP	MILTON	325838542	2	\$ 62,371	\$ 14,000	\$ 76,371	\$ 87,360	\$ 16,389	2008	20	9	V/12	YES - SEND AW-501
633	VV	GULF BREEZE	325633001	2	\$ 143,096	\$ 68,491	\$ 211,587	\$ 151,832	\$ 190,000	1985		9	AE/12	
634	VV	GULF BREEZE	325633006	2	\$ 169,172	\$ 97,135	\$ 266,307	\$ 131,377	\$ 198,550	1973	5.89	9	AE/12	
635	VV	GULF BREEZE	325633007	2	\$ 271,270	\$ 41,674	\$ 312,944	\$ -	\$ 229,824			9	AE/12	VACANT
636	VV	GULF BREEZE	325633007	2	\$ 252,822	\$ 100,000	\$ 352,822	\$ -	\$ 371,497			9	VE/12	YES - SEND AW-501
637	VV	GULF BREEZE	325633101	2	\$ 70,947	\$ 23,395	\$ 94,342	\$ 176,605	\$ 341,658	1991	14.8	9	VE/12	YES
638	VV	GULF BREEZE	325633153	3	\$ 141,125	\$ 56,066	\$ 197,191	\$ 91,639	\$ 55,100	1976		9	AE/12	
639	VV	GULF BREEZE	325633103	2	\$ 38,350	\$ -	\$ 38,350	\$ 305,760	\$ 219,545	1995	15.8	9	VE/12	YES
640	VV	GULF BREEZE	325635307	2	\$ 53,895	\$ -	\$ 53,895	\$ 77,309	\$ 55,100	2001	8.8	9	AE/12	
641	VV	GULF BREEZE	325635309	3	\$ 111,902	\$ 39,464	\$ 151,365	\$ 323,734	\$ 199,500	2001	7.2	11	VE/14	
642	VV	GULF BREEZE	325635309	4	\$ 149,305	\$ 32,549	\$ 181,854	\$ 100,440	\$ 161,595	1976		9	VE/12	
643	VV	GULF BREEZE	325635309	2	\$ 115,580	\$ 2,000	\$ 117,580	\$ -	\$ 90,772			10	AE/13	VACANT
644	VV	GULF BREEZE	325635309	2	\$ 51,813	\$ 5,079	\$ 56,892	\$ 74,617	\$ 90,772	1973	12.8	10	AE/13	
645	VV	GULF BREEZE	325635304	2	\$ 77,615	\$ 16,550	\$ 94,165	\$ 141,561	\$ 67,830	1985		9	AE/12	
646	VV	GULF BREEZE	325633200	2	\$ 58,386	\$ -	\$ 58,386	\$ 53,213	\$ 23,750	1988		9	AE/12	
647	VV	GULF BREEZE	325633266	2	\$ 88,546	\$ 44,020	\$ 132,566	\$ 61,189	\$ 23,750	1987		9	AE/12	
648	VV	GULF BREEZE	325633223	2	\$ 59,847	\$ 26,444	\$ 86,291	\$ 63,599	\$ 23,750	1994		9	AE/12	
649	VV	GULF BREEZE	325633614	2	\$ 137,474	\$ 50,730	\$ 188,204	\$ 153,652	\$ 58,995	1998	7.7	9	AE/12	
650	VV	GULF BREEZE	325633010	2	\$ 34,409	\$ 10,543	\$ 44,952	\$ 50,903	\$ 20,900	1982		9	AE/12	
651	VV	GULF BREEZE	325633309	2	\$ 258,208	\$ 103,088	\$ 361,295	\$ 190,401	\$ 225,919	1976	5.43	10	V/13	
652	VV	GULF BREEZE	325633309	2	\$ 38,646	\$ 1,167	\$ 39,814	\$ 119,611	\$ 285,997	1986	13.72	11	VE/14	
653	VV	GULF BREEZE	325633312	2	\$ 209,964	\$ 100,041	\$ 310,005	\$ 182,230	\$ 207,100	1962	7.7	10	AE/13	NO
654	VV	GULF BREEZE	325633312	2	\$ 119,366	\$ -	\$ 119,366	\$ 91,933	\$ 231,420	1962		10	AE/13	NO
655	VV	GULF BREEZE	325633017	2	\$ 32,689	\$ 10,753	\$ 43,442	\$ 112,722	\$ 201,058	1974		9	AE/12	
656	VV	GULF BREEZE	325633018	2	\$ 160,834	\$ 109,632	\$ 270,466	\$ 101,457	\$ 190,000	1973		9	AE/12	
657	VV	GULF BREEZE	325633054	2	\$ 93,585	\$ 16,815	\$ 110,400	\$ 88,822	\$ 51,300	1983		9	AE/12	
658	VV	GULF BREEZE	325633054	2	\$ 102,123	\$ 84,571	\$ 186,694	\$ -	\$ 51,300			9	AE/12	YES - SEND AW-501
659	VV	GULF BREEZE	325633054	2	\$ 70,071	\$ 10,375	\$ 80,446	\$ 85,505	\$ 51,300	1985		9	AE/12	
660	VV	GULF BREEZE	325633325	2	\$ 173,893	\$ 83,438	\$ 257,331	\$ 94,793	\$ 190,000	1976	10.1	10	AE/13	NO
661	VV	GULF BREEZE	325635315	2	\$ 251,014	\$ 60,000	\$ 311,014	\$ 122,998	\$ 124,545	1979	7.57	11	VE/14	
662	VV	GULF BREEZE	325633328	2	\$ 96,482	\$ 17,163	\$ 113,645	\$ 63,872	\$ 152,000	1961	7.79	9	AE/12	
663	VV	GULF BREEZE	325633328	2	\$ 148,723	\$ 80,086	\$ 228,809	\$ 167,128	\$ 242,772	1992	14	10	AE/13	YES
664	VV	GULF BREEZE	32561	2	\$ 82,110	\$ 61,556	\$ 143,666	\$ 73,400	\$ 51,300	1991	8.66	9	AE/12	
665	VV	GULF BREEZE	325635303	2	\$ 46,435	\$ 4,769	\$ 51,204	\$ 69,082	\$ 90,250	1985		11	VE/14	

Santa Rosa County, Florida NFIP (698) Repetitive Loss (RL) Properties 1978 - 2008

RL Property #	RL Area*	City	Zip Code	# of Claims	Total Building Claim Payments	Total Contents Claim Payments	Total Building + Contents Payments	Building Value	Land Value	Year Built	Elevation Lowest Floor	Base Flood Elevation	County Require-ment	Compliant?
666	VV	GULF BREEZE	325635301	3	\$ 180,533	\$ 24,479	\$ 205,012	\$ 67,268	\$ 60,610	1972		11	VE/14	
667	VV	GULF BREEZE	325635326	2	\$ 55,743	\$ -	\$ 55,743	\$ 269,376	\$ 182,400	1997	12.7	11	VE/14	NO
668	VV	GULF BREEZE	325633228	2	\$ 10,273	\$ 24,998	\$ 35,271	\$ 76,674	\$ 373,065	1939		11	VE/14	
669	VV	GULF BREEZE	325613230	2	\$ 83,531	\$ -	\$ 83,531	\$ -	\$ 44,080			11	VE/14	VACANT
670	VV	GULF BREEZE	325610000	2	\$ 79,562	\$ 18,877	\$ 98,439	\$ 94,799	\$ 222,300	1973	6.78	9	AE/12	
671	VV	GULF BREEZE	325633028	3	\$ 40,134	\$ 10,520	\$ 50,654	\$ 68,353	\$ 35,150	1978		9	AE/12	
672	VV	GULF BREEZE	325633059	2	\$ 125,292	\$ 8,933	\$ 134,226	\$ 735,158	\$ 469,822	1987	12.01	10	V/13	
673	VV	GULF BREEZE	325633059	2	\$ 26,455	\$ 1,762	\$ 28,218	\$ 187,698	\$ 290,788	1984	16.12	10	AE/13	YES
674	VV	GULF BREEZE	325633346	2	\$ 40,844	\$ 24,258	\$ 65,102	\$ 61,019	\$ 152,000	1976		9	AE/12	
675	VV	GULF BREEZE	325633035	2	\$ 114,419	\$ 37,856	\$ 152,275	\$ 101,593	\$ 51,300	1982		0	X/0	
676	VV	GULF BREEZE	325633037	2	\$ -	\$ 6,891	\$ 6,891	\$ 105,663	\$ 232,750	1973		9	AE/12	
677	VV	GULF BREEZE	325633073	2	\$ 153,109	\$ 61,075	\$ 214,184	\$ 144,731	\$ 56,430	1990	7.12	9	AE/12	
678	VV	GULF REEZE	32561	3	\$ 10,967	\$ 3,154	\$ 14,122	\$ 56,921	\$ 35,150	1978		9	AE/12	
679	VV	PACE	32571	2	\$ 15,204	\$ 1,899	\$ 17,104	\$ 44,899	\$ 47,206	1973		0	X/0	
680	WC	MILTON	325832965	2	\$ 104,658	\$ -	\$ 104,658	\$ 294,926	\$ 190,357	1989		11	VE/14	
681	WC	MILTON	325838415	4	\$ 139,731	\$ 47,683	\$ 187,413	\$ 117,212	\$ 15,200	1993	8.3	8	AE/11	
682	WC	MILTON	325838422	3	\$ 116,142	\$ 26,797	\$ 142,939	\$ 165,951	\$ 88,703	1988		11	VE/14	
683	WC	MILTON	325838423	2	\$ 264,175	\$ 23,590	\$ 287,765	\$ 246,792	\$ 61,750	1992	12.5	11	VE/14	
684	WC	MILTON	325838422	2	\$ 94,266	\$ 643	\$ 94,909	\$ 167,077	\$ 55,575	1989		11	VE/14	
685	WC	MILTON	325838422	2	\$ 31,557	\$ -	\$ 31,557	\$ 200,185	\$ 67,925	1991	13.34	11	VE/14	
686	WC	MILTON	32583	2	\$ 12,889	\$ -	\$ 12,889	\$ 166,615	\$ 30,400	1994	14.1	8	AE/11	YES
687	WC	MILTON	325838432	2	\$ 161,448	\$ 77,700	\$ 239,148	\$ 123,127	\$ 30,400	1993	10.2	8	AE/11	
688	WC	MILTON	325838412	2	\$ 55,011	\$ 573	\$ 55,584	\$ 121,499	\$ 38,950	1993	13.7	11	VE/14	
689	WC	MILTON	325838459	2	\$ 74,533	\$ 21,887	\$ 96,420	\$ 129,915	\$ 38,902	1992	13	11	VE/14	
690	WC	MILTON	325838421	3	\$ 253,547	\$ 94,328	\$ 347,875	\$ 239,529	\$ 98,800	1995	11.04	11	VE/14	
691	WC	PACE	325712119	2	\$ 112,763	\$ 1,003	\$ 113,766	\$ -	\$ 119,581	1991	13.4	12	VE/15	VACANT
692	WC	PACE	325712119	2	\$ 65,776	\$ -	\$ 65,776	\$ 188,336	\$ 120,840	1993/2003	15.6	12	VE/15	YES
693	WC	PACE	325712118	2	\$ 256,093	\$ 15,000	\$ 271,093	\$ -	\$ 123,357			12	VE/14	YES -SEND AW-501
694	WC	PACE	325712118	4	\$ 81,703	\$ 55,700	\$ 137,403	\$ 173,725	\$ 166,725	1977	9.83	12	VE/15	
695		GULF BREEZE	325633015	2	\$ 199,133	\$ 46,031	\$ 245,164	\$ 210,531	\$ 351,747	2007	14	9	V/12	YES
696		GULF BREEZE	325612419	2	\$ 45,937	\$ 2,493	\$ 48,429	NOT OUR COUNTY						
697		MILTON	32583	2	\$ 6,996	\$ -	\$ 6,996	\$ 78,772	\$ 28,397	1994	19.8	18	AE/21	
698		MILTON	325838510	2	\$ 61,575	\$ 14,086	\$ 75,661	\$ -	\$ 39,643			9	V/12	YES -SEND AW-501
				1728	\$ 79,131,371	\$ 16,280,162	\$ 95,411,533	\$ 262,065,790	\$ 128,626,567					
				Total										

Appendix I

Flood Mitigation Projects Details

Project Title:

FEMA-1551-33-R, Phase-2, Villa Venyce Storm-water Improvement/Drainage Project

Location of Proposed Work:

Villa Venyce Subdivision is located in the Gulf Breeze area in an unincorporated part of Santa Rosa County. Villa Venyce is south of U.S. Hwy. 98 and on the east side of Gulf Islands National Seashore Park, then extends to the Santa Rosa Sound; encompassing the following roads: Gondolier Blvd, Settlers Colony, Venetian Way, Lido Blvd and Bay St.

Proposed Work and Purpose:

The phase I study determined modifications are needed to improve and upgrade the existing drainage system. Phase I funded the design, permitting, and geotechnical surveying for this project. Phase II provides funding for a construction project that will minimize recurring flooding and reduce repetitive flood-loss to 260-structures against the 100-year storm event. The runoff will be routed through a series of open swales, culverts, and treatment facilities as appropriate. The enhanced drainage system is also designed to lower the elevation of the water table in select locations, thus enhancing the soil's ability to absorb additional runoff and assimilate pollutants associated with residential runoff.

RANGE 29 W

ORIOLE BEACH

RANGE 29 W RANGE 28 W



Pensacola Bay

SANDPIPER VILLAGE

WHISPER BAY

CORAL STRIP PKWY

RANCHETTE SQUARE

OLD TRAIL EST.

RESERVATION RD

NATIONAL SEASHORE

GRAND POINTE

GULF ISLANDS

NATIONAL SEASHORE

32561

PKWY

98

PROJECT LOCATION

VILLA VENICE

Waterway

Intracoastal

SANTA ROSA COUNTY
ESCAMBIA COUNTY

Santa Rosa Sound

Sharp Pt.

RANGE 29 W

LINE OF MAP

RANGE 29 W

©MAPSource, St. Petersburg FL

TOWNSHIP 2 S
TOWNSHIP 3 S

TOWNSHIP 2 S
TOWNSHIP 3 S

VILLA VENYCE STORMWATER IMPROVEMENT

WATSON ROAD

VILLA WOODS CIR

36

ZONE X

ZONE AE

ZONE X

ZONE AE

NATIONAL FLOOD INSURANCE PROGRAM

FIRM FLOOD INSURANCE RATE MAP

SANTA ROSA COUNTY,
FLORIDA
(UNINCORPORATED AREAS)

PANEL 337 OF 370

SEE MAP INDEX FOR PANELS NOT PRINTED

ZONE X

ZONE AE

ZONE AE

ZONE AE

ZONE VE

ZONE AE

COMMUNITY - PANEL NUMBER
120274 0337 C

MAP REVISED:
JANUARY 19, 2000



Federal Emergency Management Agency

Project Title:

FEMA-1551-37-R, Phase-2, Ramblewood Storm-water Improvement Drainage Project

Location of Proposed Work:

Ramblewood Drive is located in the Gulf Breeze area of an unincorporated area of Santa Rosa County. Ramblewood is south of U.S. Hwy. 98 and west of Oriole Beach Rd.

Proposed Work and Purpose:

A phase I study has been conducted to determine modifications needed to improve and upgrade the existing drainage system. Phase I provided funding for completion of design, permitting, and geotechnical surveying process for this project. Phase II provides funding for a construction project that will minimize recurring flooding and reduce repetitive flood loss to 57 structures and will provide protection against a 100-year storm event. This project will utilize a flood-control pond, storm-drain pipe, concrete ditch, with ditch bottom inlets and manhole structures to collect and convey storm-water runoff from the flood prone areas. The ditch bottom inlets located near Paula Court will transport the storm-water runoff to the control pond. The flood control pond will be located on the southeast corner of Paula Court and Ramblewood Drive. This pond will require acquisition of approximately 0.74-acres that is now occupied by a residential home. The pond will attenuate runoff before discharging into a storm-drain pipe and then into a concrete ditch (both being located on drainage easements that must be acquired). The existing residential pond will be routed into the same concrete ditch via a concrete weir.



Pensacola Bay

SANDPIPER VILLAGE

WHISPER BAY

CORAL STRIP PKWY
SUNRISE LN
BAYVIEW LN
BAYWAKE LN
DUKE DR

RANCHETTE SQUARE

ROSA DR
VILLA DR
RANCH DR
VILLA DR

OLD TRAIL EST.

W BAYSHORE
OSPREY DR
SANDY RIDGE DR
SANDY RIDGE DR
SANDY RIDGE DR

RESERVATION RD

NATIONAL SEASHORE

GRAND POINTE

GULF BREEZE

OAKS TIGER TRACE

BIRDSEYE

VILLA VENICE

32561

PROJECT LOCATION
RAMBLEWOOD DRIVE

GULF BREEZE 98

Waterway

Intracoastal

SANTA ROSA COUNTY
ESCAMBIA COUNTY

Santa Rosa Sound

Sharp Pt.

RAMBLEWOOD DR.
STORMWATER
IMPROVEMENT

ZONE X

36

CLARK ST

BROWDER ST

WEST AVE

WEST AVE

WILLY MEADOW LN

PALM ST

MAPLE ST

CHICK HATCH ROAD

31

NATIONAL FLOOD INSURANCE PROGRAM

FIRM
FLOOD INSURANCE RATE MAP

SANTA ROSA COUNTY,
FLORIDA
(UNINCORPORATED AREAS)

PANEL 341 OF 370

SEE MAP INDEX FOR PANELS NOT PRINTED

COMMUNITY - PANEL NUMBER
120274 0341 C

MAP REVISED:
JANUARY 19, 2000



Federal Emergency Management Agency

Project Title:

FEMA-1551-18-R Phase-2, Harrison Avenue Storm-water System Drainage Project

Location of Proposed Work:

The project is in the Gulf Breeze area of an unincorporated region of Santa Rosa County. It lays south of U.S. Highway 98, east of Oriole Beach Road, and west of Redwood Lane extending to Santa Rosa Sound.

Proposed Work and Purpose:

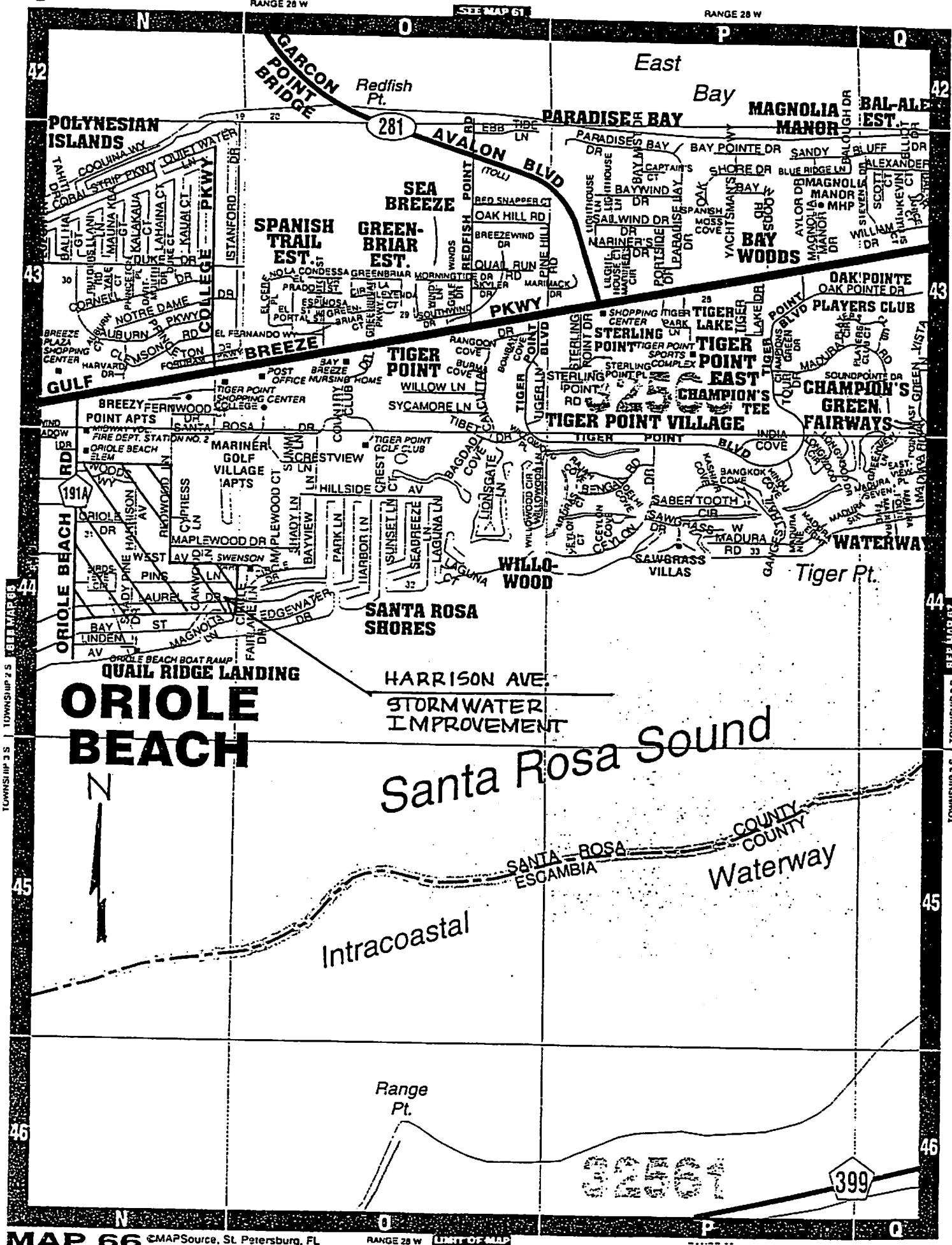
The phase I study determined modifications are needed to improve and upgrade the existing drainage system. Phase I funded the design, permitting, and geotechnical surveying for this project. Phase II provides funding for a construction project that will minimize recurring flooding and reduce repetitive flood loss to 210-structures and will provide protection against a 100-year storm event. This project will remove inadequate drainage facilities along Harrison Avenue, Oriole Beach Road, Pins Lane, Oriole Drive, and Laurel Drive, and will be replaced with a comprehensive and coordinated drainage network capable of handling existing and future growth in the area. The network will include pipes and open ditches, through the Calvary Chapel Church property to protect residences along Redwood Lane from environmental contamination eliminating a health hazard caused by flooded yards with failed septic systems.

ORIOLE BEACH

RANGE 28 W

SEE MAP 67

RANGE 28 W



FIRM
FLOOD INSURANCE RATE MAP

SANTA ROSA COUNTY,
FLORIDA
(UNINCORPORATED AREAS)

PANEL 341 OF 370
SEE MAP INDEX FOR PANELS NOT PRINTED

30

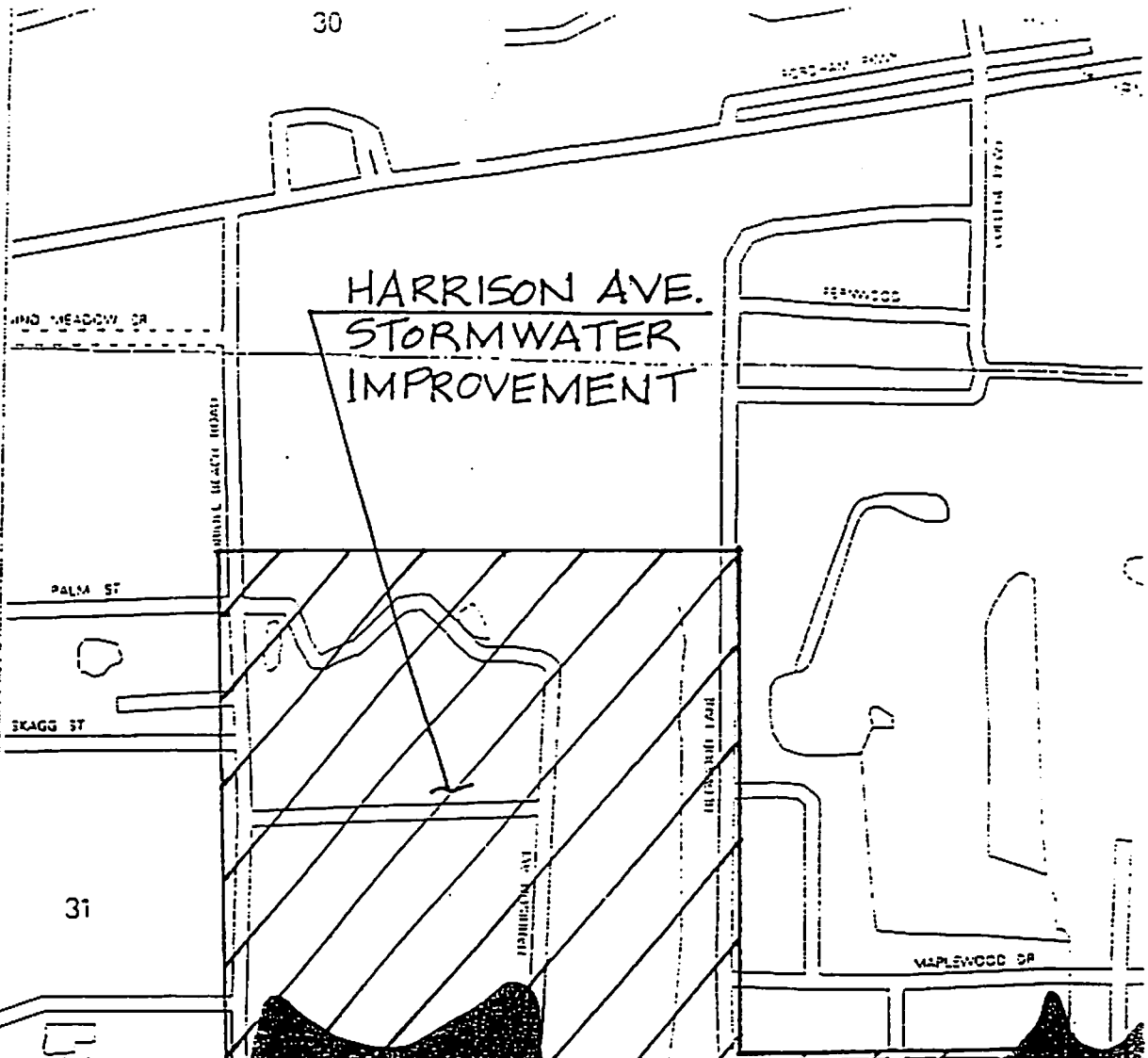
HARRISON AVE.
STORMWATER
IMPROVEMENT

COMMUNITY - PANEL NUMBER
120274 0341 C

MAP REVISED:
JANUARY 19, 2000



Federal Emergency Management Agency



31

SPECIAL FLOOD HAZARD
AREAS INUNDATED BY
10-YEAR FLOOD

Project Title:

FEMA-1551-38-R, Phase-2, Greenbriar Storm-water Improvement Drainage Project

Location of Proposed Work:

Greenbriar is located near Gulf Breeze in an unincorporated area of Santa Rosa County. It is north of U.S. Highway 98, east of College Pkwy, and west of Avalon Blvd., extending 2000-feet north and parallel to Hwy 98.

Proposed Work and Purpose:

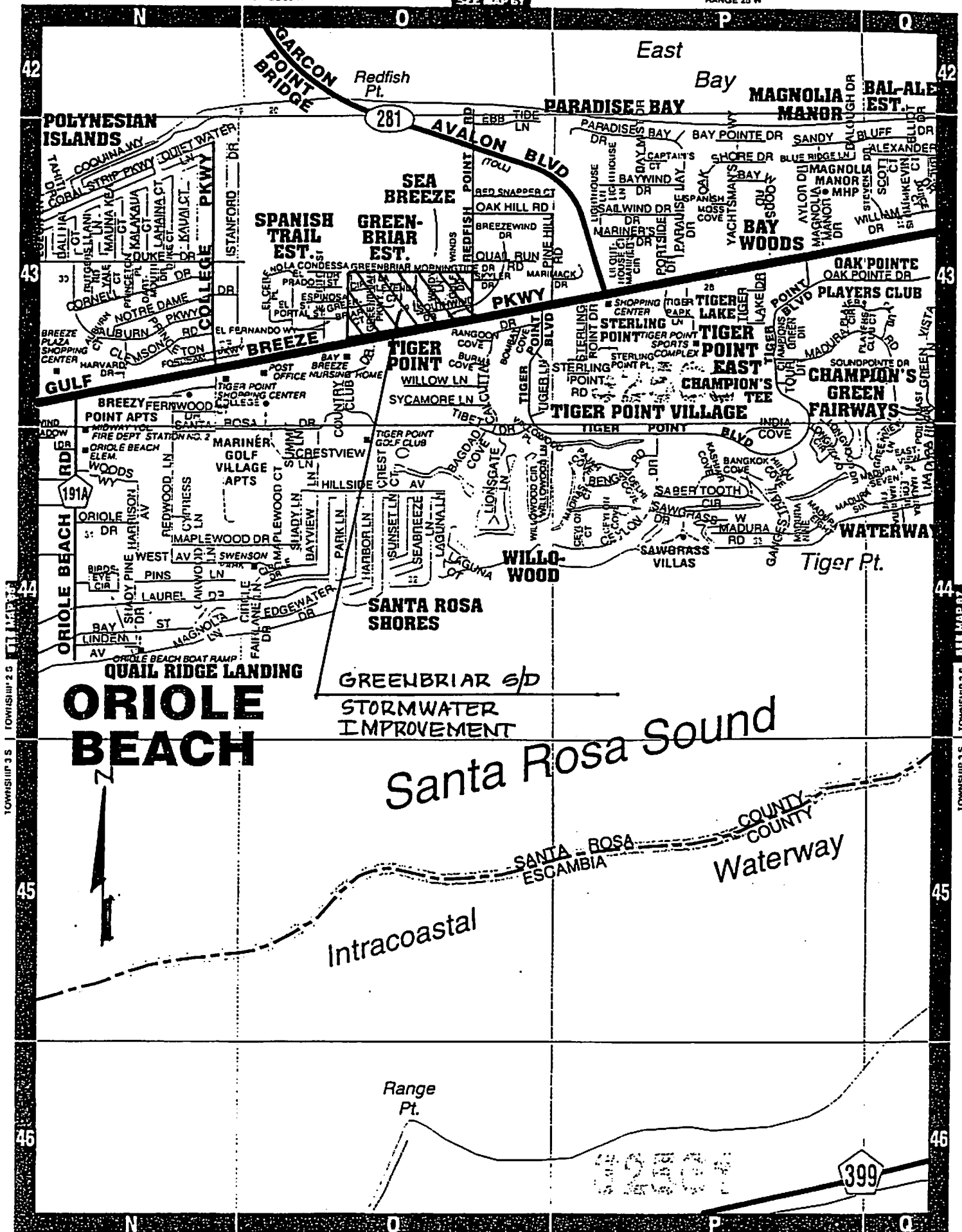
The phase I study determined modifications are needed to improve and upgrade the existing drainage system. Phase I provided funding for completion of design, permitting, and geotechnical surveying process for this project. Phase II provides funding for a construction project that will minimize recurring flooding and reduce repetitive flood loss for 469-structures against a 100-year storm event. The project consists of replacing the existing system to meet current and future needs. The drainage system will provide extra outfall at Duke Drive into the Santa Rosa Bay Bridge wetland mitigation area to relieve pressure on the system. A proprietary storm water treatment facility will be added to the outfall at Duke Drive to treat storm-water which is currently diverted from the existing treatment system. The existing ditches will be improved from earthen ditches to the appropriate sized concrete bottom ditches. All inlets will be standard FDOT type inlets, the existing HDPE pipe under Stanford Road will be replaced with a larger RCP pipe, and an outflow will be created at Duke Drive and Stanford Road.

ORIOLE BEACH

RANGE 28 W

SEE MAP 61

RANGE 28 W



FIRM
FLOOD INSURANCE RATE MAP

(SEE MAP INDEX FOR PANELS NOT PRINTED)

Federal Emergency Management Agency:

ZONE X

SPECIAL FLOOD
HAZARD AREAS
INUNDATED BY
100-YEAR FLOOD

GREENBRIAR ESTATES S/D
STORMWATER IMPROVEMENT

ZONE X

Project Title:

FEMA-1551-28-R, Phase-2, Sabertooth Circle Drainage Project

Location of Proposed Work:

Sabertooth Circle is within the Tiger Point Subdivision located in the Gulf Breeze area of an unincorporated region of Santa Rosa County. Sabertooth Circle lies south of Tiger Point Blvd. and east of Ceylon Drive; it is bounded east and south by golf course lakes, that discharge into Santa Rosa Sound.

Proposed Work and Purpose:

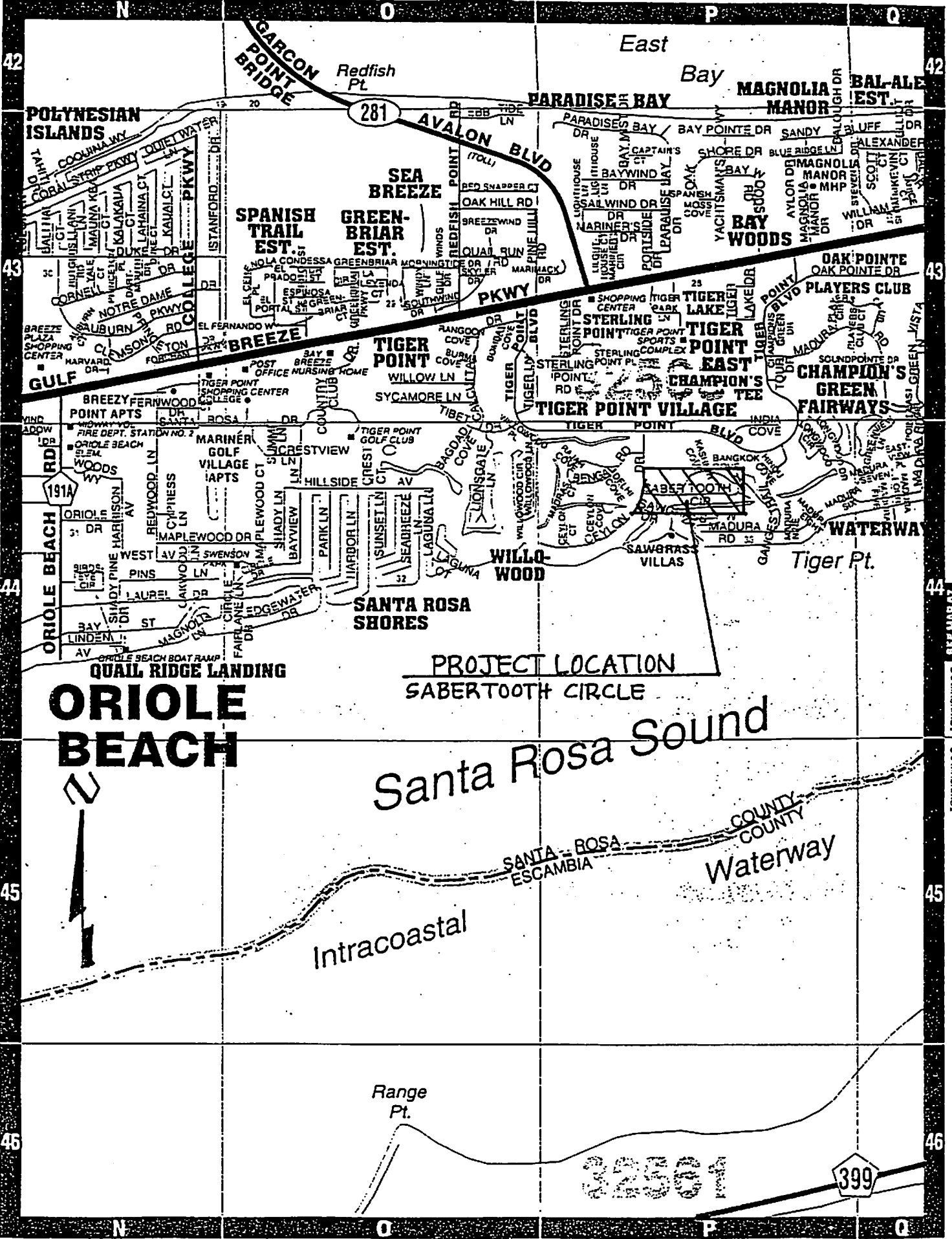
A phase I study has been conducted to determine modifications needed to improve and upgrade the existing drainage system. Phase I provided funding for completion of design, permitting, and geotechnical surveying process for this project. Phase II provides funding the project to minimize recurring flooding and reduce repetitive flood loss to 48 residential properties, and provide protection against a 100-year storm event. This project will eliminate the use of the existing ineffective shallow-swailes to transport runoff to the golf course lakes. The major element of this project is the use of a Roadway Profile design. This approach lowers the roadbeds sufficiently to allow for curbing and guttering throughout the project area with the addition of curb-inlets strategically placed that collect runoff more efficiently and transports the storm-water to 3-discharge points.

ORIOLE BEACH

RANGE 28 W

SEE MAP 61

RANGE 28 W



FIRM

FLOOD INSURANCE RATE MAP

SANTA ROSA COUNTY,
FLORIDA
(UNINCORPORATED AREAS)

PANEL 341 OF 370

(SEE MAP INDEX FOR PANELS NOT PRINTED)

ZONE X

SABERTOOTH CIRCLE
STORMWATER
IMPROVEMENT

29

33

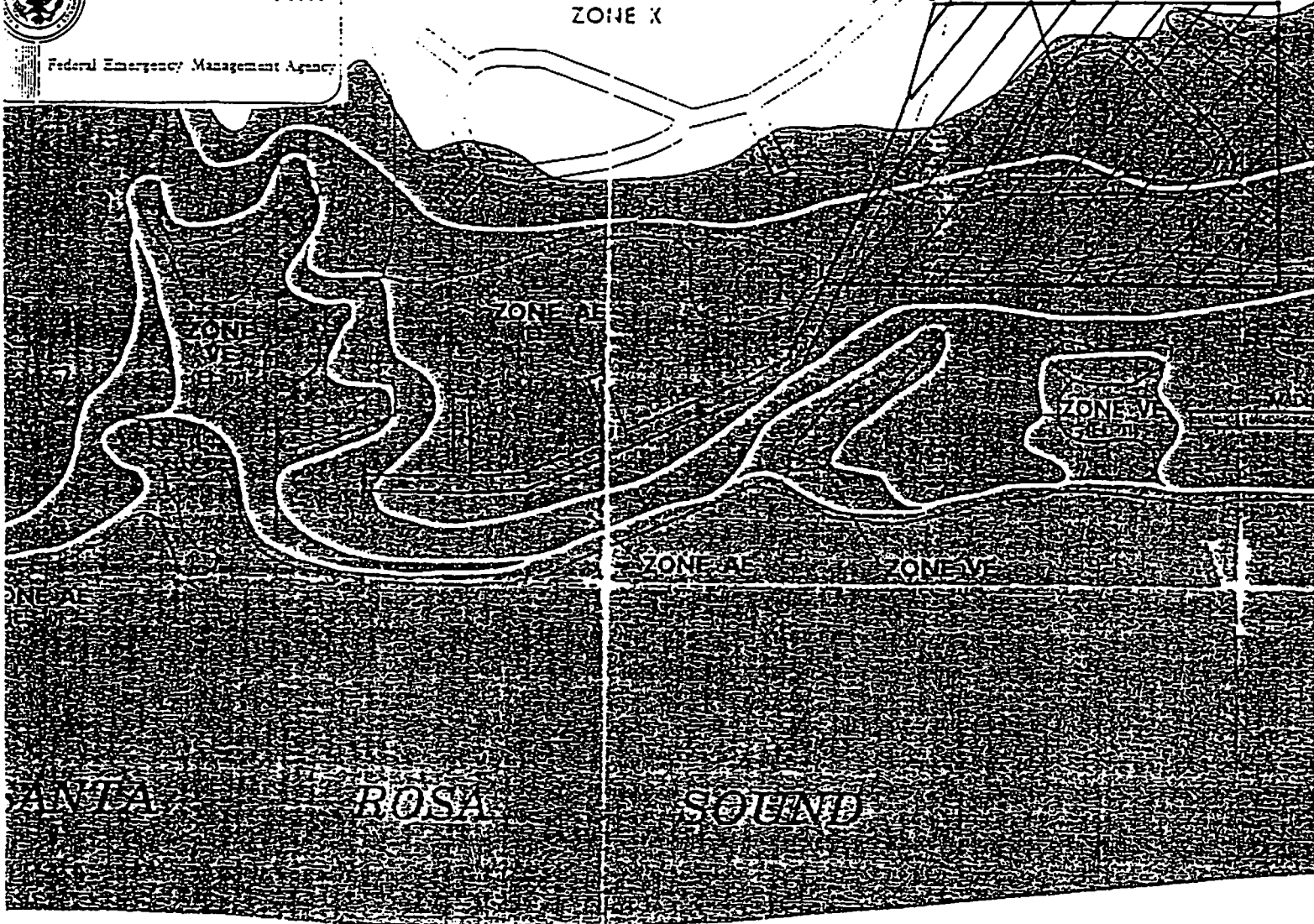
COMMUNITY - PANEL NUMBER
120274 0341 C

MAP REVISED:
JANUARY 19, 2000



Federal Emergency Management Agency

ZONE X



Project Title:

FEMA-1551-26-R, Phase-2, Ganges-Madura Trail Storm-water Project

Location of Proposed Work:

Ganges-Madura Trail Road project is in the Tiger Point subdivision, within the Gulf Breeze area of an unincorporated portion of Santa Rosa County. It is south of Tiger Point Blvd. and east of Ceylon Drive. Ganges Trail runs north and south intersecting Madura Road on the south end. Madura Road runs east and west from the intersection with Ganges Trail ending in cul-de-sacs in both directions.

Proposed Work and Purpose:

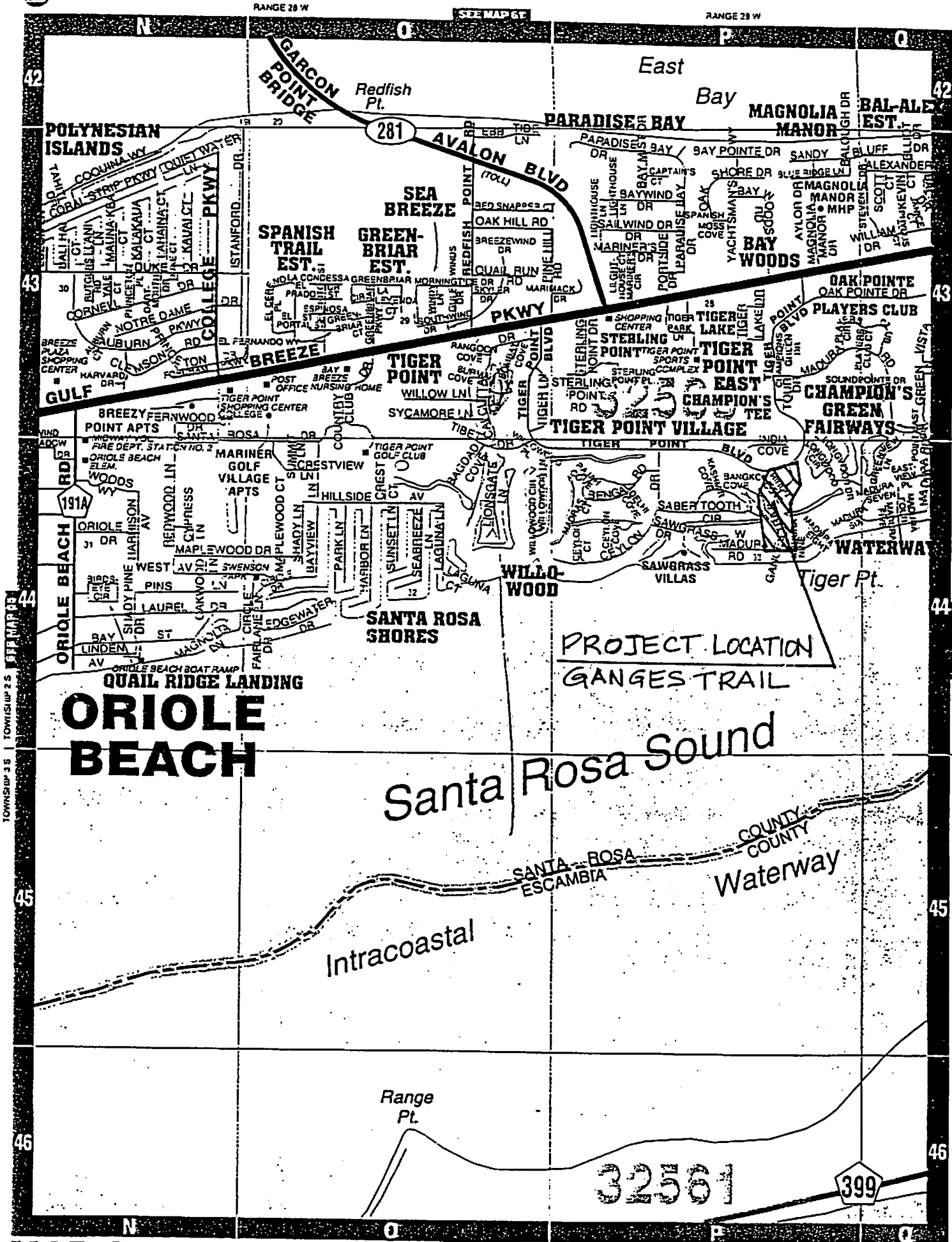
A phase I study has been conducted to determine modifications needed to improve and upgrade the existing drainage system. Phase I provided funding for completion of design, permitting, and geotechnical surveying process for this project. If Phase II is approved and completed, the completed construction project will minimize recurring flooding and reduce repetitive flood loss to properties and will provide protection against a 100-year storm event for 49-structures. The Ganges Trail – Madura Road segment of this project is to upgrade the existing inadequate drainage facilities with a comprehensive and coordinated drainage network utilizing a pumping station, private ponds and swales capable of handling expected runoff from the area and from the contributing offsite basin. A series of pipes, inlet structures, swales and under-drains will be used along with the existing drainage easements, and right-of-ways to minimize cost and impacts to private properties.

ORIOLE BEACH

RANGE 28 W

SEE MAP 67

RANGE 28 W



FIRM

FLOOD INSURANCE RATE MAP

SANTA ROSA COUNTY,
FLORIDA
(UNINCORPORATED AREAS)

PANEL 341 OF 370

(SEE MAP INDEX FOR PANELS NOT PRINTED)

COMMUNITY - PANEL NUMBER
120274 0341 C

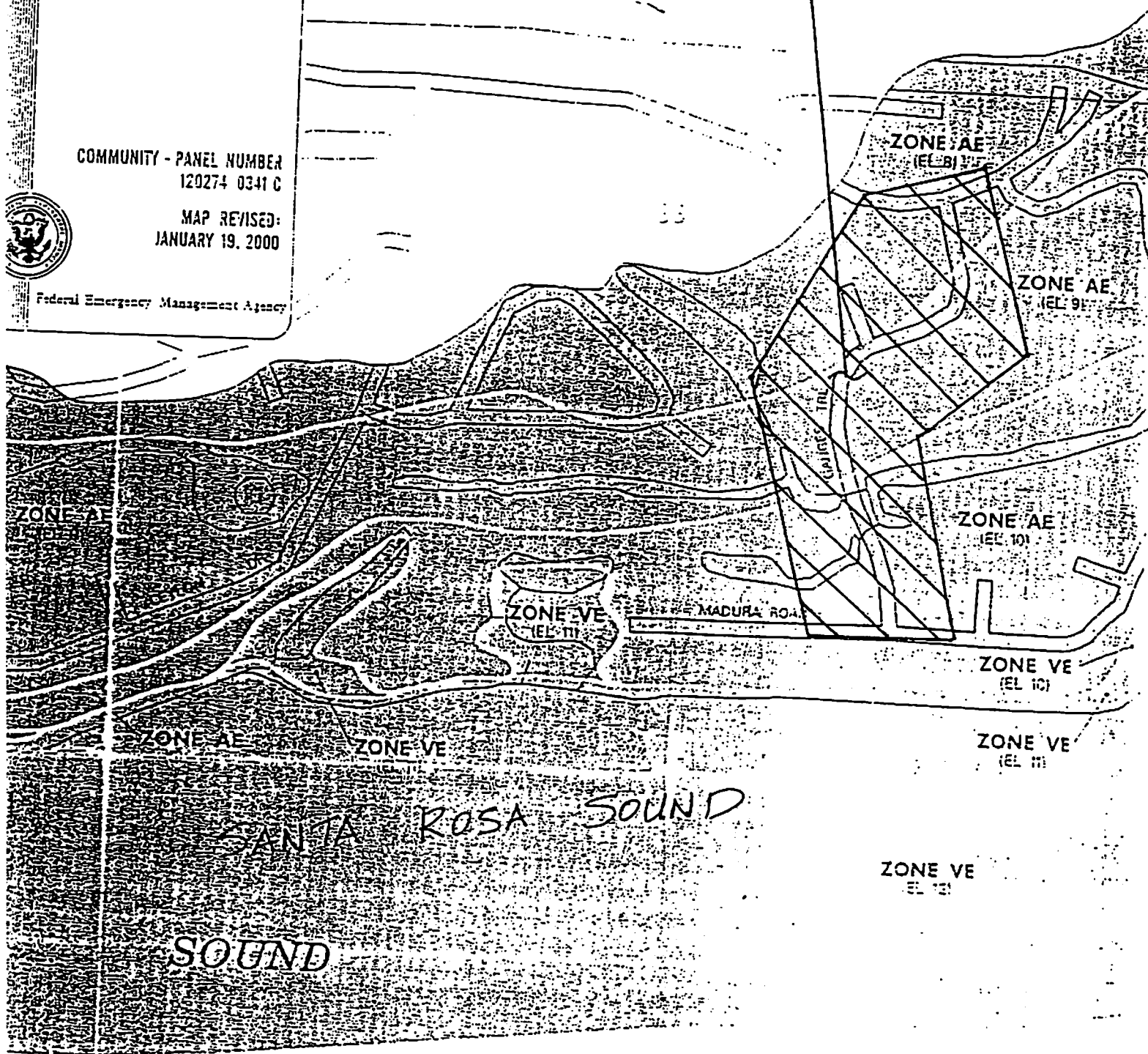
MAP REVISED:
JANUARY 19, 2000



Federal Emergency Management Agency

ZONE X

GANGES TRAIL STORMWATER IMPROVEMENT



Project Title:

FEMA-1551-27-R Phase 2, Orion Lake Drainage Project

Location of Proposed Work:

This project is in the Navarre area of an unincorporated region of Santa Rosa County, It is north of U.S. Highway 98, east of Whispering Pines Boulevard, and west of the Okaloosa County line then extends north to the East River swamp.

Proposed Work and Purpose:

Phase I determined modifications are needed to improve and upgrade the existing drainage system. Phase I funded the design, permitting, and geotechnical surveying for this project. Phase II provides funding for the construction project to minimize recurring flooding and reduce repetitive flood-loss to 115 structures against a 100-year storm event. This will be done by replacing the inadequate (15") drainage system along the existing route with a comprehensive and coordinate drainage network capable of handling current conditions, using larger drainage pipe. Furthermore, a new lake discharge structure will lower the lake level to provide better storm attenuation capability. The scope of this project includes repair and/or replacement of fences, sheds and other private property. Additionally, gravity piping and inlets will also be placed along Creet Circle to route storm-water runoff into the lake.

RANGE 26 W

LEFT OF MAP

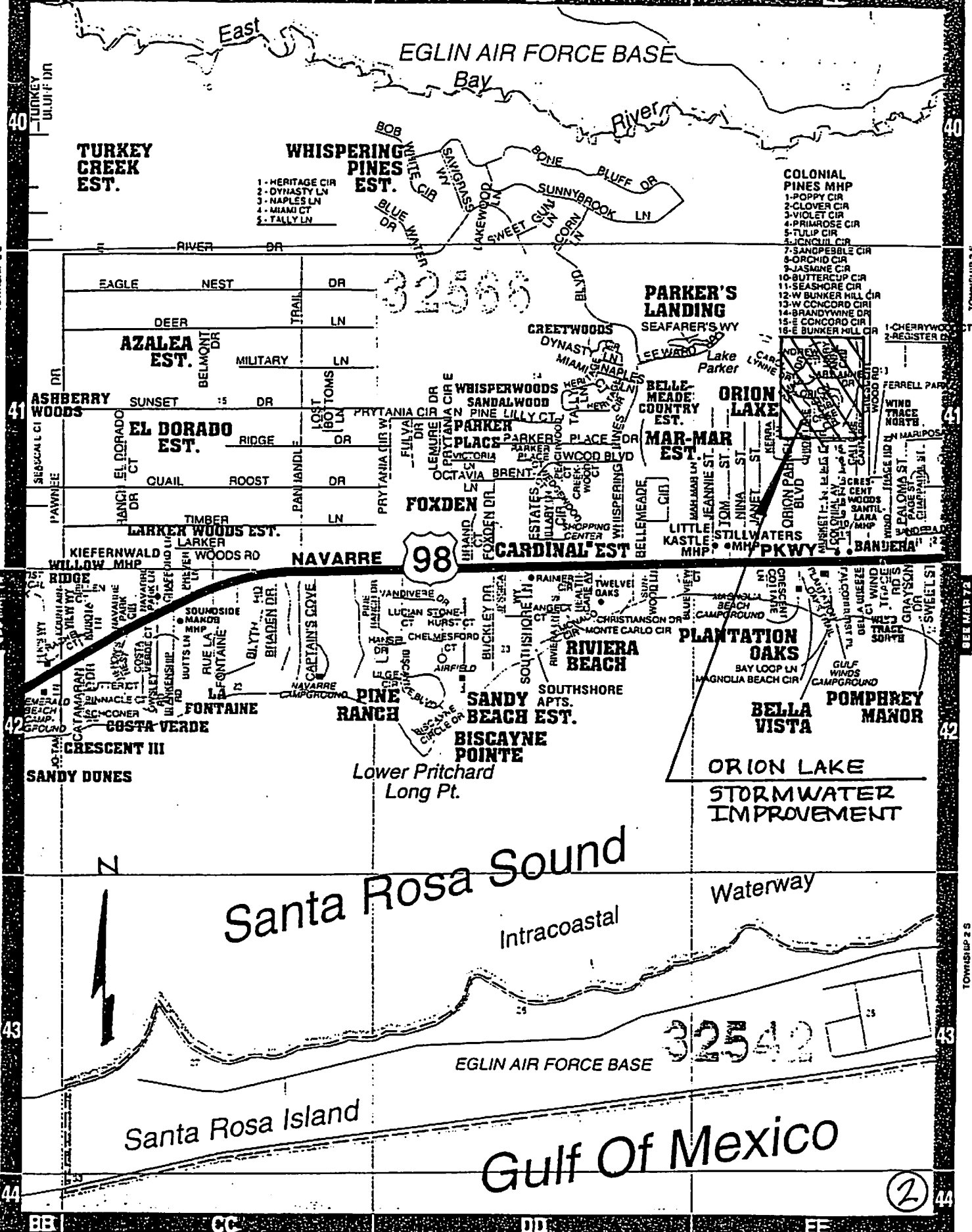
RANGE 26 W

BB

CC

DD

EE



Santa Rosa Sound

Santa Rosa Island

Gulf Of Mexico

EGLIN AIR FORCE BASE

Waterway

ORION LAKE
STORMWATER
IMPROVEMENT

Lower Pritchard
Long Pt.

PINE
RANCH

SANDY
BEACH EST.
BISCAYNE
POINTE

SOUTHSHORE
APTS.

RIVIERA
BEACH

PLANTATION
OAKS

BELLA
VISTA

POMPHREY
MANOR

SANDY DUNES

COSTA VERDE

FONTAINE

LA
FONTAINE

NAVARRA
CAMPGROUND

BUCKLEY DR

CHRYSLER DR

MONTE CARLO CIR

BLUE BEACH

ORION LAKE

WINDY
WATERS

SEASIDE

LAKEWOOD

LAKEWOOD

LAKEWOOD

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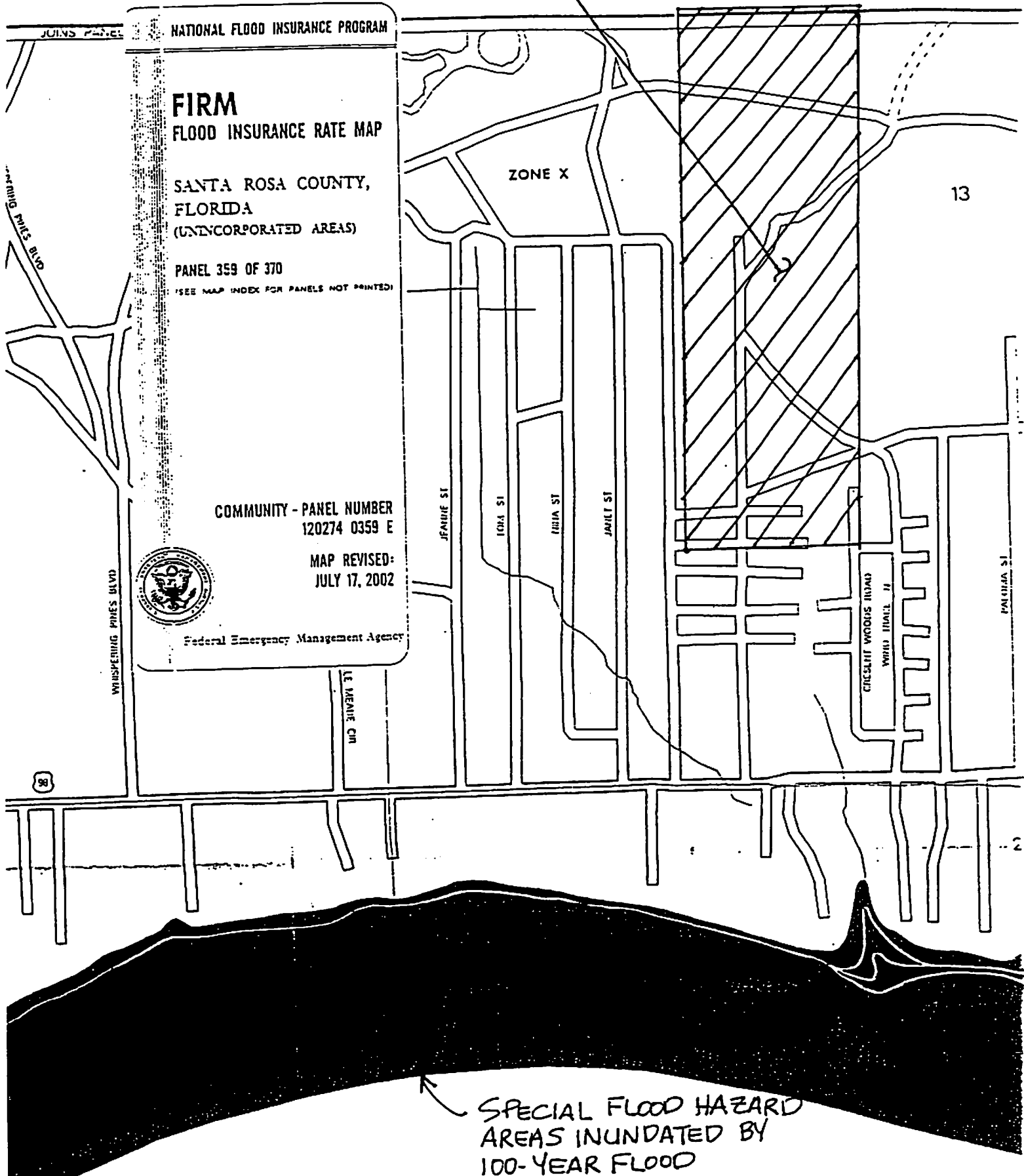
LAKEWOOD

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ORION LAKE
STORMWATER IMPROVEMENT

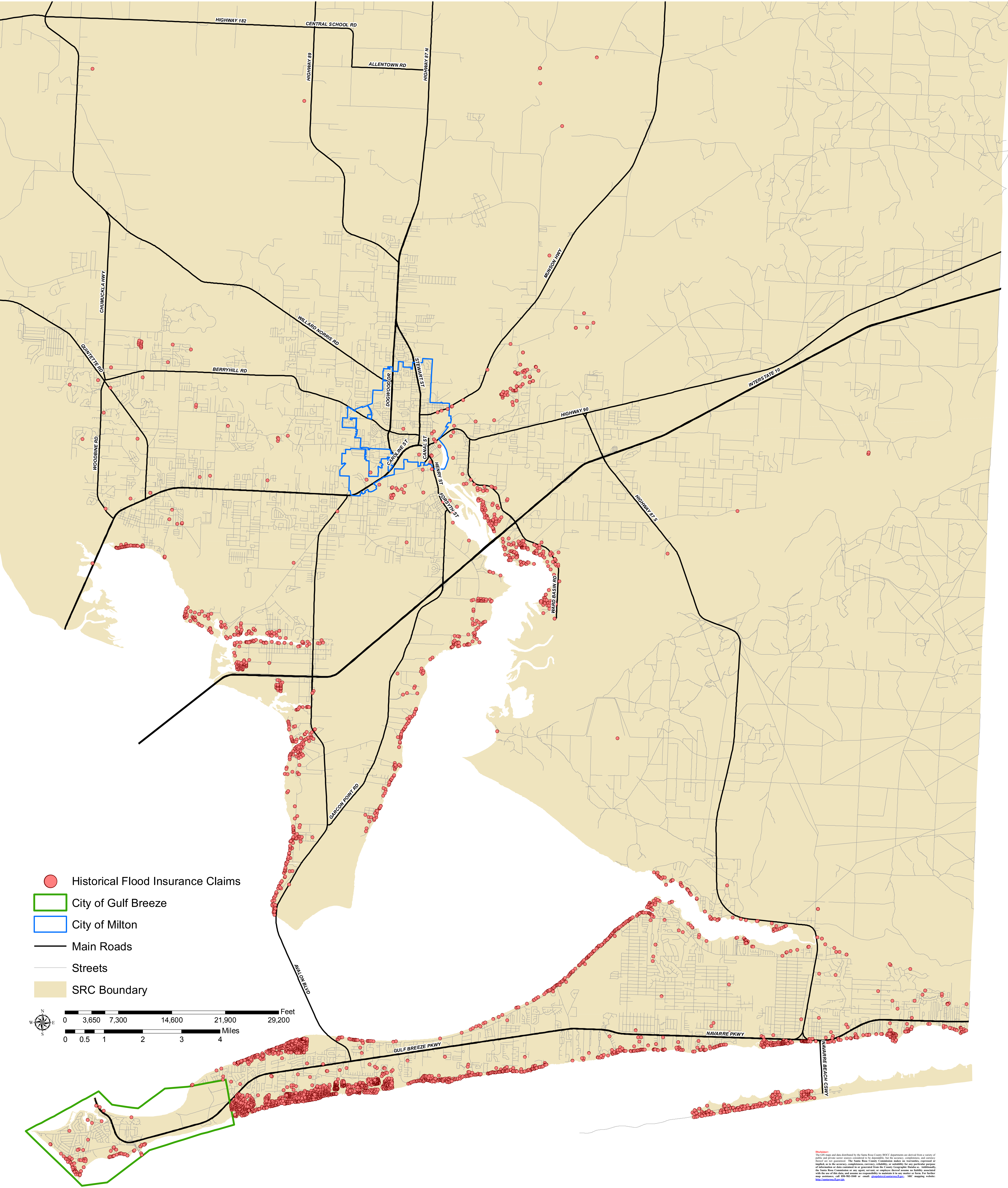


Appendix J

All Flood Insurance Claims



Historical Flood Insurance Claims Within Santa Rosa County



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Historical Flood Insurance Claims Within The City of Gulf Breeze

Historical Flood Insurance Claims

City of Gulf Breeze

Main Roads

Streets

SRC Boundary

0

0.05

0.1

0.2

0.3

0.4

Miles

0

405

810

1,620

2,430

3,240

Feet

Disclaimer:
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The map displays the geographical area of Gulf Breeze, Florida, with its city boundary delineated by a green line. Major roads are shown as thick black lines, while local streets are represented by thin grey lines. Historical flood insurance claims are marked with red dots, showing a high concentration in the northern part of the city and along the eastern coastline. A legend in the bottom-left corner identifies these symbols. Additionally, the map includes a north arrow and two scale bars: one in miles (0 to 0.4) and one in feet (0 to 3,240). A disclaimer at the bottom of the legend block states that the data is derived from various public and private sources and that the BOCG departments assume no liability for any errors or omissions.



Historical Flood Insurance Claims Within The City of Milton



Historical Flood Insurance Claims

City of Milton

Main Roads

Streets

SRC Boundary

00.0450.090.180.270.36

Miles

04458901,7802,6703,560

Feet

N

W

E

S

Disclaimer:

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City of Milton NFIP Flood Insurance Claims 1978-2008

Flood Insurance Claim #	City	Zip Code	Date of Loss	Event	Total \$ amount of Claim Paid
1	MILTON	325839811	01/26/1978		\$ 1,500
2	MILTON	325838655	01/25/1978		\$ 4,482
3	MILTON	325708633	03/03/1979		\$ 897
4	MILTON	325720807	09/12/1979	H. Frederic	\$ 2,566
5	MILTON	325704974	09/12/1979	H. Frederic	\$ 15,000
6	MILTON	325706760	09/12/1979	H. Frederic	\$ 11,100
7	MILTON	325706760	09/12/1979	H. Frederic	\$ 8,440
8	MILTON	325706762	09/12/1979	H. Frederic	\$ 14,520
9	MILTON	325704529	09/12/1979	H. Frederic	\$ 10,800
10	MILTON	325701501	10/31/1985		\$ -
11	MILTON	32570	08/14/1987		\$ -
12	MILTON	325704902	06/08/1989		\$ 11,744
13	MILTON	325838679	06/09/1989		\$ 4,294
14	MILTON	325838679	11/09/1989		\$ 1,300
15	MILTON	325706762	03/17/1990		\$ 12,786
16	MILTON	325704974	03/17/1990		\$ 9,020
17	MILTON	325706760	03/17/1990		\$ 420
18	MILTON	325703736	03/20/1990		\$ 22,314
19	MILTON	325838679	03/16/1990		\$ 6,217
20	MILTON	325700000	07/10/1994	TS Alberto	\$ 22,158
21	MILTON	32570	07/06/1994	TS Alberto	\$ 3,549
22	MILTON	325838662	10/04/1995	H. Opal	\$ 1,402
23	MILTON	32570	10/04/1995	H. Opal	\$ -
24	MILTON	325706760	10/04/1995	H. Opal	\$ 23,844
25	MILTON	325837314	10/04/1995	H. Opal	\$ -
26	MILTON	325700000	10/04/1995	H. Opal	\$ 29,568
27	MILTON	32583	10/04/1995	H. Opal	\$ 54,174
28	MILTON	325706762	10/04/1995	H. Opal	\$ 36,113
29	MILTON	325700000	11/01/1995		\$ 19,741
30	MILTON	32570	11/01/1995		\$ 2,729
31	MILTON	325704974	09/28/1998	H. Georges	\$ -
32	MILTON	325838662	09/28/1998	H. Georges	\$ -
33	MILTON	325700000	09/30/1998	H. Georges	\$ 9,609
34	MILTON	325700000	09/28/1998	H. Georges	\$ -
35	MILTON	32583	09/27/1998	H. Georges	\$ 29,101
36	MILTON	32583	09/28/1998	H. Georges	\$ 1,224
37	MILTON	325838709	09/27/1998	H. Georges	\$ 877
38	MILTON	325838801	09/27/1998	H. Georges	\$ -
39	MILTON	325705063	09/27/2002		\$ 23,729
40	MILTON	325704974	09/16/2004	H. Ivan	\$ 5,780
41	MILTON	325704974	09/16/2004	H. Ivan	\$ 9,520
42	MILTON	325839562	09/15/2004	H. Ivan	\$ 350,000
43	MILTON	325830000	09/16/2004	H. Ivan	\$ 20,989

City of Milton NFIP Flood Insurance Claims 1978-2008

Flood Insurance Claim #	City	Zip Code	Date of Loss	Event	Total \$ amount of Claim Paid
44	MILTON	325833303	09/16/2004	H. Ivan	\$ 159,500
45	MILTON	325835606	09/16/2004	H. Ivan	\$ 120,000
46	MILTON	32570	09/16/2004	H. Ivan	\$ 55,292
47	MILTON	325705202	09/16/2004	H. Ivan	\$ 29,682
48	MILTON	325838445	09/16/2004	H. Ivan	\$ 48,605
49	MILTON	325838440	09/16/2004	H. Ivan	\$ 288,600
50	MILTON	325837314	09/16/2004	H. Ivan	\$ 245,300
51	MILTON	325832927	09/16/2004	H. Ivan	\$ 140,480
52	MILTON	325835420	09/16/2004	H. Ivan	\$ 33,292
53	MILTON	325705253	09/16/2004	H. Ivan	\$ 60,000
54	MILTON	325705253	09/16/2004	H. Ivan	\$ 71,278
55	MILTON	325705254	09/16/2004	H. Ivan	\$ 18,000
56	MILTON	325702257	09/17/2004	H. Ivan	\$ 41,056
57	MILTON	325702257	09/15/2004	H. Ivan	\$ 19,375
58	MILTON	325706695	09/16/2004	H. Ivan	\$ 61,113
59	MILTON	325705905	09/16/2004	H. Ivan	\$ 24,151
60	MILTON	325705905	09/16/2004	H. Ivan	\$ 74,585
61	MILTON	325705063	09/19/2004	H. Ivan	\$ 20,000
62	MILTON	325705063	09/16/2004	H. Ivan	\$ 14,400
63	MILTON	325704971	09/16/2004	H. Ivan	\$ 20,915
64	MILTON	325704971	09/16/2004	H. Ivan	\$ 8,601
65	MILTON	325700000	09/15/2004	H. Ivan	\$ 24,300
66	MILTON	325702235	09/16/2004	H. Ivan	\$ 93,147
67	MILTON	325835940	09/15/2004	H. Ivan	\$ 80,125
68	MILTON	325706743	09/16/2004	H. Ivan	\$ 44,788
69	MILTON	325706650	09/16/2004	H. Ivan	\$ 214,362
70	MILTON	325706655	09/16/2004	H. Ivan	\$ 32,452
71	MILTON	325705914	09/19/2004	H. Ivan	\$ 52,013
72	MILTON	325830000	09/16/2004	H. Ivan	\$ 70,000
73	MILTON	325704459	09/16/2004	H. Ivan	\$ 23,646
74	MILTON	325704459	09/16/2004	H. Ivan	\$ 18,940
75	MILTON	325838549	09/16/2004	H. Ivan	\$ 83,000
76	MILTON	325830000	09/15/2004	H. Ivan	\$ 60,000
77	MILTON	325838800	09/16/2004	H. Ivan	\$ 35,970
78	MILTON	325704986	11/16/2004		\$ 9,388
79	MILTON	325830000	07/11/2005	H. Dennis	\$ 25,058
80	MILTON	325700000	07/10/2005	H. Dennis	\$ 11,333
81	MILTON	325705063	07/11/2005	H. Dennis	\$ 1,529
82	MILTON	325700000	07/10/2005	H. Dennis	\$ -
83	MILTON	325830000	07/10/2005	H. Dennis	\$ 26,200
84	MILTON	325830000	07/10/2005	H. Dennis	\$ 6,450
85	MILTON	325830000	07/10/2005	H. Dennis	\$ -
86	MILTON	325833303	08/29/2005	H. Katrina	\$ -

City of Miltron NFIP Flood Insurance Claims 1978-2008

Flood Insurance Claim #	City	Zip Code	Date of Loss	Event	Total \$ amount of Claim Paid
87	MILTON	325830000	08/29/2005	H. Katrina	\$ 3,959
88	MILTON	325705253	08/29/2005	H. Katrina	\$ 7,066
89	MILTON	325700000	08/29/2005	H. Katrina	\$ 11,320
90	MILTON	325705063	08/29/2005	H. Katrina	\$ 20,000
91	MILTON	325705063	08/29/2005	H. Katrina	\$ 1,778
92	MILTON	325830000	08/29/2005	H. Katrina	\$ 26,200
93	MILTON	325830000	08/29/2005	H. Katrina	\$ 1,097
94	MILTON	325700000	08/29/2005	H. Katrina	\$ 26,200
95	MILTON	325704459	08/24/2005	H. Katrina	\$ -
96	MILTON	325704459	08/29/2005	H. Katrina	\$ -
97	MILTON	325704459	08/24/2005	H. Katrina	\$ -
98	MILTON	325704459	08/29/2005	H. Katrina	\$ -
99	MILTON	325830000	09/24/2005		\$ 10,347
100	MILTON	325702224	04/05/2008	Heavy Rain	\$ 12,994
			TOTAL		\$ 3,369,396

Appendix K

Critical Facilities

Santa Rosa County Critical Response Facilities



Santa Rosa County Critical Facilities - Lift Stations





Santa Rosa County Critical Facilities - Storage Locations





Santa Rosa County Public Information
 4499 Pine Forest Road • Milton, Florida • 32583 • (850) 983-5254

Santa Rosa County Gas Stations Equipped with Generators
(This list is subject to change; last updated 8/28/08)

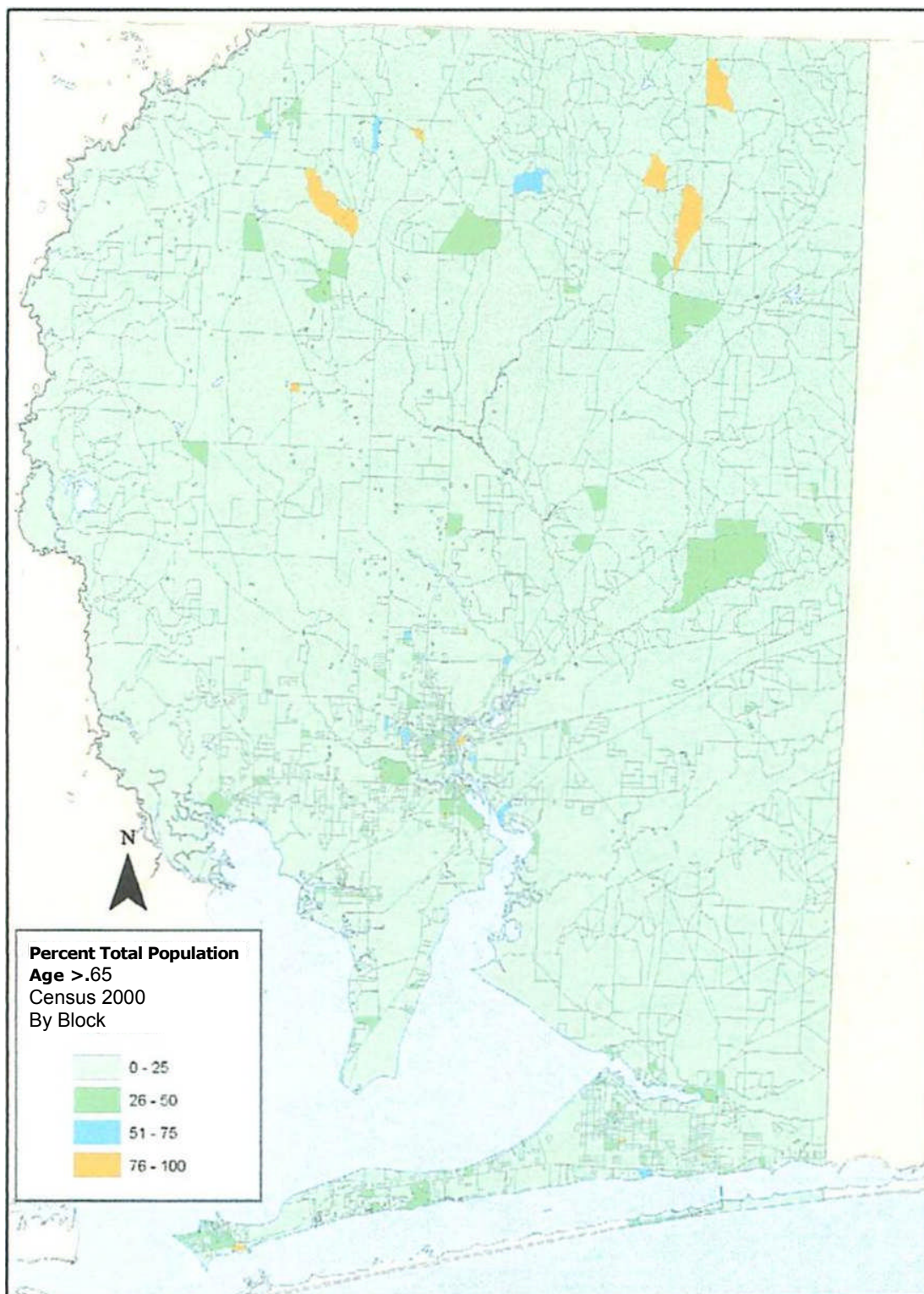
<i>Business Name</i>	<i>Address</i>	<i>Hours of Operation</i>	<i>City</i>	<i>Located</i>	<i>Generator</i>	<i>Located on Evacuation Route?</i>	<i>Number of Gasoline Pumps</i>	<i>Number of Diesel Pumps</i>
Berrydale Quick Mart	13010 Highway 87 N	6a-9p	Berrydale	North	Wired	Yes	8	2
Farmers Country Market	3968 Highway 4	6a-10p	Jay	North	Wired	Yes	4	2
Harvest Country	12200 Chumuckla Hwy.	6a-8p	Jay	North	Yes	Yes	4	2
Circle K Store	2665 Avalon Blvd.	24 HR	Milton	Central	yes	Yes	12	2
Fuel Express	8551 Keshav Taylor Rd.	5a-12a	Milton	Central	Yes	Yes	8	4
Circle K Store	5462 Stewart St.	24 HR	Milton	Central	Yes	Yes	4	2
Circle K Store	5661 Quintette Rd.	24 HR	Pace	Central	Wired	Yes	10	4
Korner Kwik Stop	4895 West Spencerfield Rd.	5a-10p	Pace	Central	Future	No	8	2
Short Stop	6501 Munson Hwy.	5a-10p	Milton	Central	Wired	Yes	4	0
Steph and Ellies	5967 Berryhill Rd.	5a-10p	Milton	Central	Wired	No	8	2
Stuckeys	3675 Garcon Point Rd.	7a-9p	Milton	Central	Future	Yes	8	2
Breeze Mart	199 Gulf Breeze Pkwy.	5a-10p	Gulf Breeze	South	Wired	Yes	8	2
Exprezit	2967 Gulf Breeze Pkwy.	5:30a-11p	Gulf Breeze	South	Yes	Yes	6	
Murphy USA	3789 Gulf Breeze Pkwy.	5a-1a	Gulf Breeze	South	Wired	Yes	16	4
The Convenience Store	6156 Gulf Breeze Pkwy.	6a-10p	Gulf Breeze	South	Wired	Yes	4	2
Tom Thumb Food Stores	9810 Navarre Pkwy.	24 HR	Navarre	South	Yes	Yes	12	Yes

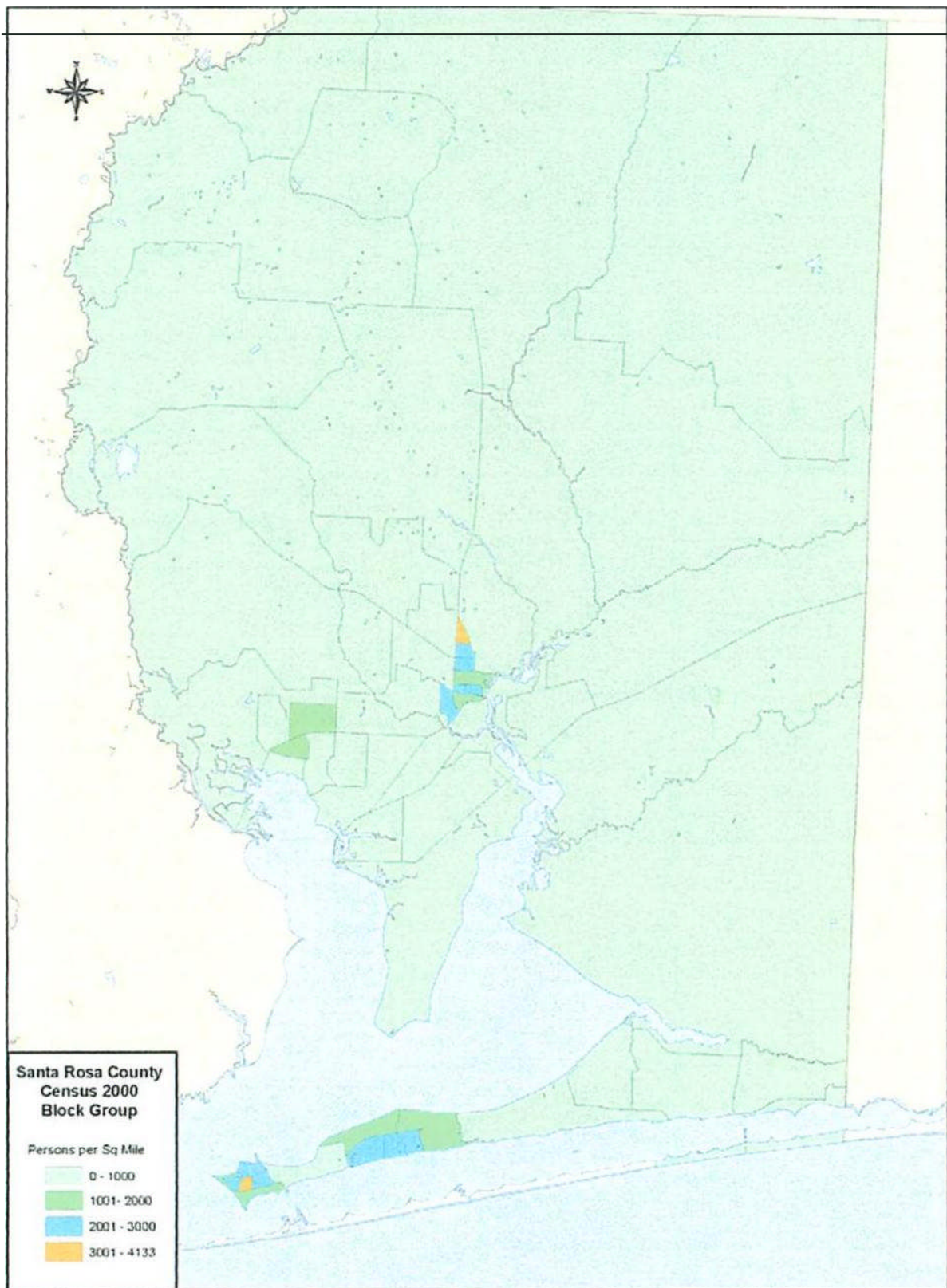
Grocery Stores with Generator Capability

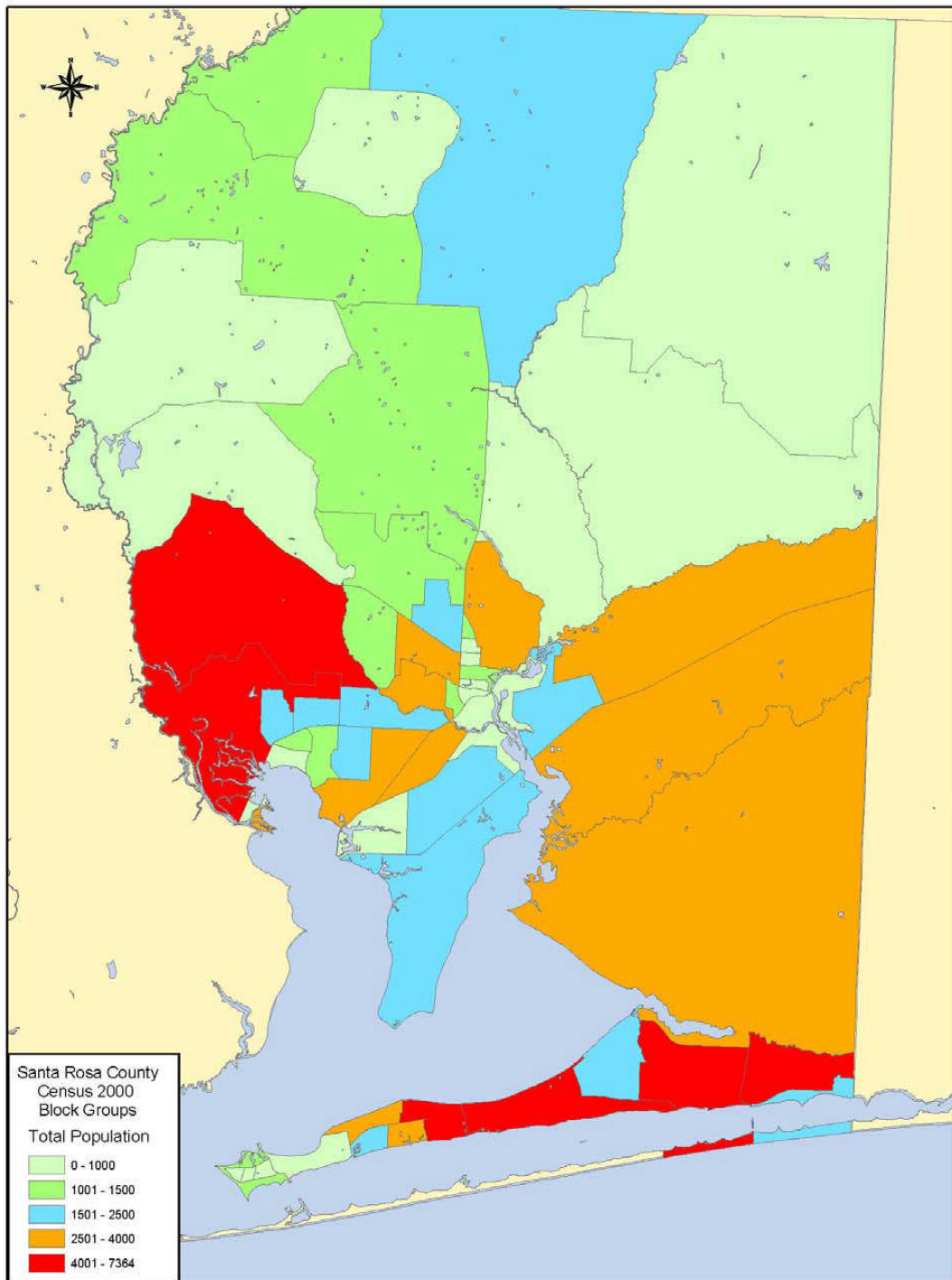
Jay Area —	Greers Food Store	Gulf Breeze Area-	WalMart Winn Dixie Bruno's Publix
Milton Area —	Winn Dixie Food World		
Pace Area —	Wal-Mart Winn Dixie Publix		
Navarre Area —	Winn Dixie Publix Wal-Mart		

Appendix L

Population Density







Appendix M

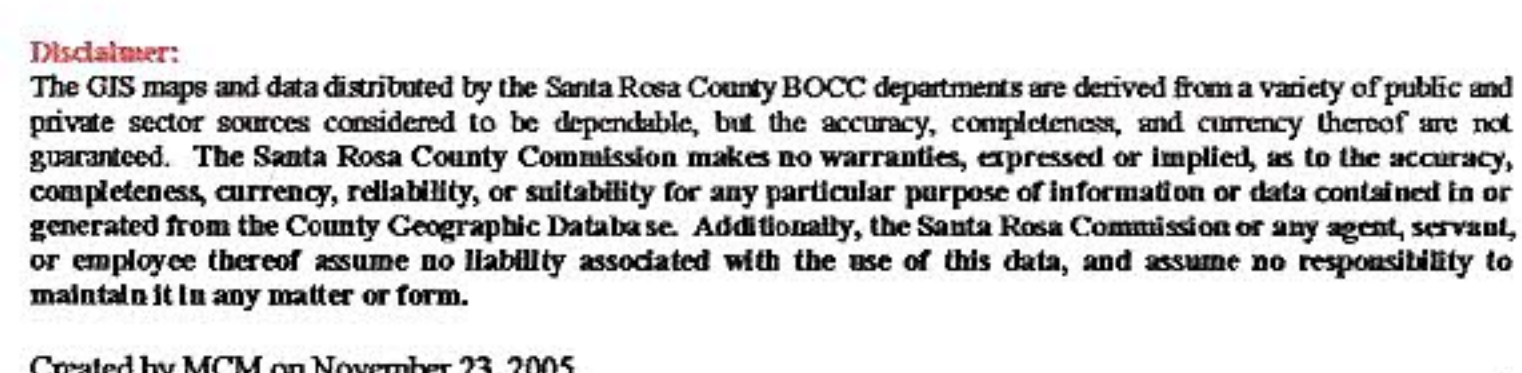
Mobile Home Locations

Legend

Evacuation Zones

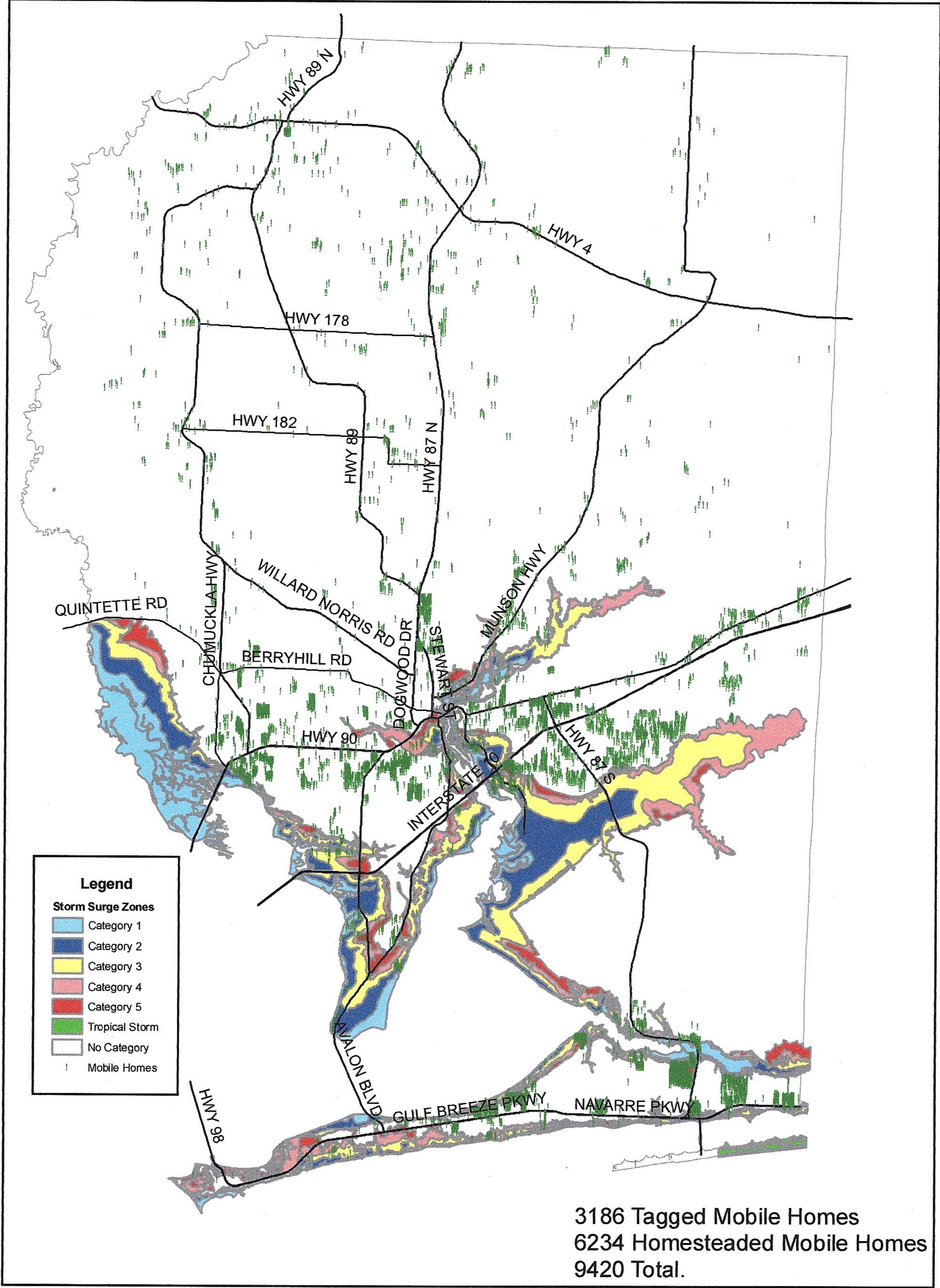
- Category 1
- Category 2-3
- Category 4-5
- Mobile Homes

3186 Tagged Mobile Homes
6234 Homesteaded Mobile Homes
9420 Total.



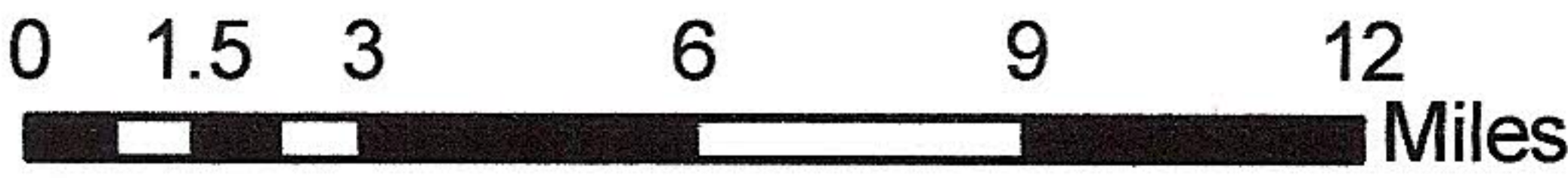
Appendix 3: Maps

Santa Rosa County Mobile Homes & Storm Surge Zones



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Created by MCM on November 23, 2005.



Appendix 3: Maps

Appendix N

HAZUS-MH Hurricane Event Reports

HAZUS-MH: Hurricane Event Report

Region Name: Brandon_HurricaneEvents

Hurricane Scenario: Probabilistic 500-year Return Period

Print Date: Thursday, September 10, 2009

Disclaimer:

Totals only reflect data for those census tracts/blocks included in the user's study region.

The estimates of social and economic impacts contained in this report were produced using HAZUS loss estimation methodology software which is based on current scientific and engineering knowledge. There are uncertainties inherent in any loss estimation technique. Therefore, there may be significant differences between the modeled results contained in this report and the actual social and economic losses following a specific Hurricane. These results can be improved by using enhanced inventory data.

General Description of the Region

HAZUS is a regional multi-hazard loss estimation model that was developed by the Federal Emergency Management Agency and the National Institute of Building Sciences. The primary purpose of HAZUS is to provide a methodology and software application to develop multi-hazard losses at a regional scale. These loss estimates would be used primarily by local, state and regional officials to plan and stimulate efforts to reduce risks from multi-hazards and to prepare for emergency response and recovery.

The hurricane loss estimates provided in this report are based on a region that includes 1 county(ies) from the following state(s):

- Florida

Note:

Appendix A contains a complete listing of the counties contained in the region.

The geographical size of the region is 1,026.39 square miles and contains 19 census tracts. There are over 43 thousand households in the region and has a total population of 117,743 people (2000 Census Bureau data). The distribution of population by State and County is provided in Appendix B.

There are an estimated 49 thousand buildings in the region with a total building replacement value (excluding contents) of 7,179 million dollars (2002 dollars). Approximately 98% of the buildings (and 79% of the building value) are associated with residential housing.

Building Inventory

General Building Stock

HAZUS estimates that there are 49,119 buildings in the region which have an aggregate total replacement value of 7,179 million (2002 dollars). Table 1 presents the relative distribution of the value with respect to the general occupancies. Appendix B provides a general distribution of the building value by State and County.

Table 1: Building Exposure by Occupancy Type

Occupancy	Exposure (\$1000)	Percent of Tot
Residential	5,664,434	78.9%
Commercial	1,004,371	14.0%
Industrial	229,089	3.2%
Agricultural	35,322	0.5%
Religious	152,839	2.1%
Government	42,327	0.6%
Education	50,383	0.7%
Total	7,178,765	100.0%

Essential Facility Inventory

For essential facilities, there are 4 hospitals in the region with a total bed capacity of 210 beds. There are 43 schools, 15 fire stations, 7 police stations and no emergency operation facilities.

Building Damage

General Building Stock Damage

HAZUS estimates that about 28,218 buildings will be at least moderately damaged. This is over 57% of the total number of buildings in the region. There are an estimated 4,379 buildings that will be completely destroyed. The definition of the 'damage states' is provided in Volume 1: Chapter 6 of the HAZUS Hurricane technical manual. Table 2 below summarizes the expected damage by general occupancy for the buildings in the region. Table 3 summarizes the expected damage by general building type.

Table 2: Expected Building Damage by Occupancy : 500 - year Event

Occupancy	None		Minor		Moderate		Severe		Destruction	
	Count	(%)	Count	(%)	Count	(%)	Count	(%)	Count	(%)
Agriculture	2	8.75	5	20.15	7	29.49	7	31.20	2	10.41
Commercial	89	13.90	97	15.29	197	31.00	240	37.71	13	2.10
Education	3	12.02	3	14.51	6	29.09	10	44.07	0	0.30
Government	6	12.92	7	14.09	14	28.96	21	43.84	0	0.19
Industrial	18	12.47	20	14.06	40	28.13	62	43.35	3	1.99
Religion	10	12.00	16	19.51	26	31.23	31	36.48	1	0.79
Residential	7,182	14.91	13,443	27.91	15,020	31.18	8,159	16.94	4,359	9.05
Total	7,310		13,591		15,310		8,529		4,379	

Table 3: Expected Building Damage by Building Type : 500 - year Event

Building Type	None		Minor		Moderate		Severe		Destruction	
	Count	(%)	Count	(%)	Count	(%)	Count	(%)	Count	(%)
Concrete	266	12.86	248	11.97	642	31.00	913	44.09	2	0.08
Masonry	3,362	12.16	8,076	29.21	8,874	32.09	5,192	18.78	2,146	7.76
MH	2,947	34.78	1,331	15.71	2,090	24.67	709	8.37	1,396	16.47
Steel	64	14.02	50	10.88	131	28.76	201	44.17	10	2.17
Wood	1,173	11.22	3,171	30.33	3,414	32.64	1,852	17.71	846	8.09

Essential Facility Damage

Before the hurricane, the region had 210 hospital beds available for use. On the day of the hurricane, the model estimates that 0 hospital beds (only 0.00%) are available for use. After one week, 0.00% of the beds will be in service. By 30 days, 0.00% will be operational.

Table 4: Expected Damage to Essential Facilities

Classification	Total	# Facilities		
		Probability of at Least Moderate Damage > 50%	Probability of Complete Damage > 50%	Expected Loss of Use < 1 day
Fire Stations	15	14	0	0
Hospitals	4	4	0	0
Police Stations	7	6	0	0
Schools	43	37	0	0

Induced Hurricane Damage

Debris Generation

HAZUS estimates the amount of debris that will be generated by the hurricane. The model breaks the debris into three general categories: a) Brick/Wood, b) Reinforced Concrete/Steel, and c) Trees. This distinction is made because of the different types of material handling equipment required to handle the debris.

The model estimates that a total of 3,521,815 tons of debris will be generated. Of the total amount, Brick/Wood comprises 13% of the total, Reinforced Concrete/Steel comprises of 1% of the total, with the remainder being Tree Debris. If the building debris tonnage is converted to an estimated number of truckloads, it will require 19636 truckloads (@25 tons/truck) to remove the debris generated by the hurricane.

Social Impact

Shelter Requirement

HAZUS estimates the number of households that are expected to be displaced from their homes due to the hurricane and the number of displaced people that will require accommodations in temporary public shelters. The model estimates 11,029 households to be displaced due to the hurricane. Of these, 2,601 people (out of a total population of 117,743) will seek temporary shelter in public shelters.

Economic Loss

The total economic loss estimated for the hurricane is 3023.9 million dollars, which represents 42.12 % of the total replacement value of the region's buildings.

Building-Related Losses

The building related losses are broken into two categories: direct property damage losses and business interruption losses. The direct property damage losses are the estimated costs to repair or replace the damage caused to the building and its contents. The business interruption losses are the losses associated with inability to operate a business because of the damage sustained during the hurricane. Business interruption losses also include the temporary living expenses for those people displaced from their homes because of the hurricane.

The total property damage losses were 3,024 million dollars. 4% of the estimated losses were related to the business interruption of the region. By far, the largest loss was sustained by the residential occupancies which made up over 74% of the total loss. Table 4 below provides a summary of the losses associated with the building damage.

Table 5: Building-Related Economic Loss Estimates
(Thousands of dollars)

Category	Area	Residential	Commercial	Industrial	Others	Total
<u>Property Damage</u>						
	Building	1,425,703.13	218,665.42	51,540.48	54,080.43	1,749,989.46
	Content	499,482.79	147,545.77	41,063.59	32,870.95	720,963.09
	Inventory	0.00	4,107.72	8,546.73	860.13	13,514.58
	Subtotal	1,925,185.92	370,318.91	101,150.80	87,811.50	2,484,467.13
<u>Business Interruption Loss</u>						
	Income	1,796.43	55,583.65	1,006.96	958.92	59,345.98
	Relocation	238,810.89	46,454.18	3,519.38	12,687.27	301,471.72
	Rental	76,647.68	29,846.59	537.34	1,484.24	108,515.85
	Wage	4,231.81	60,553.00	1,672.20	3,690.44	70,147.45
	Subtotal	321,486.82	192,437.43	6,735.88	18,820.87	539,481.00
<u>Total</u>						
	Total	2,246,672.74	562,756.33	107,886.68	106,632.38	3,023,948.13

Appendix A: County Listing for the Region

Florida

- Santa Rosa

Appendix B: Regional Population and Building Value Data

	Population	Building Value (thousands of dollars)		
		Residential	Non-Residential	Total
Florida				
Santa Rosa	117,743	5,664,434	1,514,331	7,178,765
Total	117,743	5,664,434	1,514,331	7,178,765
Study Region Total	117,743	5,664,434	1,514,331	7,178,765

HAZUS-MH: Hurricane Event Report

Region Name: Brandon_HurricaneEvents

Hurricane Scenario: Probabilistic 1000-year Return Period

Print Date: Thursday, September 10, 2009

Disclaimer:

Totals only reflect data for those census tracts/blocks included in the user's study region.

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Building Inventory

General Building Stock

HAZUS estimates that there are 49,119 buildings in the region which have an aggregate total replacement value of 7,179 million (2002 dollars). Table 1 presents the relative distribution of the value with respect to the general occupancies. Appendix B provides a general distribution of the building value by State and County.

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Agricultural	35,322	0.5%
Religious	152,839	2.1%
Government	42,327	0.6%
Education	50,383	0.7%
Total	7,178,765	100.0%

Essential Facility Inventory

For essential facilities, there are 4 hospitals in the region with a total bed capacity of 210 beds. There are 43 schools, 15 fire stations, 7 police stations and no emergency operation facilities.

Building Damage

General Building Stock Damage

HAZUS estimates that about 38,097 buildings will be at least moderately damaged. This is over 78% of the total number of buildings in the region. There are an estimated 7,869 buildings that will be completely destroyed. The definition of the 'damage states' is provided in Volume 1: Chapter 6 of the HAZUS Hurricane technical manual. Table 2 below summarizes the expected damage by general occupancy for the buildings in the region. Table 3 summarizes the expected damage by general building type.

Table 2: Expected Building Damage by Occupancy : 1000 - year Event

Occupancy	None		Minor		Moderate		Severe		Destruction	
	Count	(%)	Count	(%)	Count	(%)	Count	(%)	Count	(%)
Agriculture	1	3.26	3	13.73	7	29.74	9	39.50	3	13.78
Commercial	28	4.45	55	8.61	179	28.16	350	55.02	24	3.77
Education	1	5.38	2	9.17	6	26.27	13	58.60	0	0.58
Government	2	4.93	4	7.71	11	24.29	29	62.58	0	0.49
Industrial	7	4.78	11	7.81	34	24.27	85	60.17	4	2.97
Religion	3	3.99	10	11.63	25	30.26	44	52.35	1	1.77
Residential	2,087	4.33	8,808	18.29	16,563	34.39	12,869	26.72	7,836	16.27
Total	2,129		8,893		16,827		13,401		7,869	

Table 3: Expected Building Damage by Building Type : 1000 - year Event

Building Type	None		Minor		Moderate		Severe		Destruction	
	Count	(%)	Count	(%)	Count	(%)	Count	(%)	Count	(%)
Concrete	98	4.75	126	6.09	538	25.97	1,305	63.02	3	0.16
Masonry	864	3.12	5,184	18.75	9,702	35.09	8,091	29.26	3,810	13.78
MH	1,164	13.74	1,183	13.97	2,376	28.05	1,184	13.98	2,565	30.27
Steel	23	5.00	25	5.49	107	23.44	284	62.45	16	3.62
Wood	276	2.63	2,005	19.17	3,781	36.15	2,902	27.75	1,494	14.29

Essential Facility Damage

Before the hurricane, the region had 210 hospital beds available for use. On the day of the hurricane, the model estimates that 0 hospital beds (only 0.00%) are available for use. After one week, 0.00% of the beds will be in service. By 30 days, 0.00% will be operational.

Table 4: Expected Damage to Essential Facilities

Classification	Total	# Facilities		
		Probability of at Least Moderate Damage > 50%	Probability of Complete Damage > 50%	Expected Loss of Use < 1 day
Fire Stations	15	15	0	0
Hospitals	4	4	0	0
Police Stations	7	7	0	0
Schools	43	43	0	0

Induced Hurricane Damage

Debris Generation

HAZUS estimates the amount of debris that will be generated by the hurricane. The model breaks the debris into three general categories: a) Brick/Wood, b) Reinforced Concrete/Steel, and c) Trees. This distinction is made because of the different types of material handling equipment required to handle the debris.

The model estimates that a total of 4,426,605 tons of debris will be generated. Of the total amount, Brick/Wood comprises 16% of the total, Reinforced Concrete/Steel comprises of 2% of the total, with the remainder being Tree Debris. If the building debris tonnage is converted to an estimated number of truckloads, it will require 31857 truckloads (@25 tons/truck) to remove the debris generated by the hurricane.

Social Impact

Shelter Requirement

HAZUS estimates the number of households that are expected to be displaced from their homes due to the hurricane and the number of displaced people that will require accommodations in temporary public shelters. The model estimates 18,623 households to be displaced due to the hurricane. Of these, 4,387 people (out of a total population of 117,743) will seek temporary shelter in public shelters.

Economic Loss

The total economic loss estimated for the hurricane is 4659.9 million dollars, which represents 64.91 % of the total replacement value of the region's buildings.

Building-Related Losses

The building related losses are broken into two categories: direct property damage losses and business interruption losses. The direct property damage losses are the estimated costs to repair or replace the damage caused to the building and its contents. The business interruption losses are the losses associated with inability to operate a business because of the damage sustained during the hurricane. Business interruption losses also include the temporary living expenses for those people displaced from their homes because of the hurricane.

The total property damage losses were 4,660 million dollars. 3% of the estimated losses were related to the business interruption of the region. By far, the largest loss was sustained by the residential occupancies which made up over 74% of the total loss. Table 4 below provides a summary of the losses associated with the building damage.

Table 5: Building-Related Economic Loss Estimates
(Thousands of dollars)

Category	Area	Residential	Commercial	Industrial	Others	Total
<u>Property Damage</u>						
	Building	2,186,523.20	329,042.59	77,585.45	79,408.20	2,672,559.45
	Content	820,667.27	234,323.34	64,537.71	51,272.20	1,170,800.51
	Inventory	0.00	6,065.74	13,475.31	1,159.39	20,700.44
	Subtotal	3,007,190.47	569,431.67	155,598.48	131,839.78	3,864,060.40
<u>Business Interruption Loss</u>						
	Income	3,080.24	90,787.35	1,552.43	1,308.15	96,728.18
	Relocation	342,445.08	65,880.01	4,667.03	17,732.17	430,724.29
	Rental	110,882.74	43,700.56	786.03	2,192.45	157,561.78
	Wage	7,256.03	95,494.86	2,569.07	5,474.58	110,794.54
	Subtotal	463,664.08	295,862.78	9,574.57	26,707.35	795,808.78
<u>Total</u>						
	Total	3,470,854.55	865,294.45	165,173.05	158,547.13	4,659,869.18

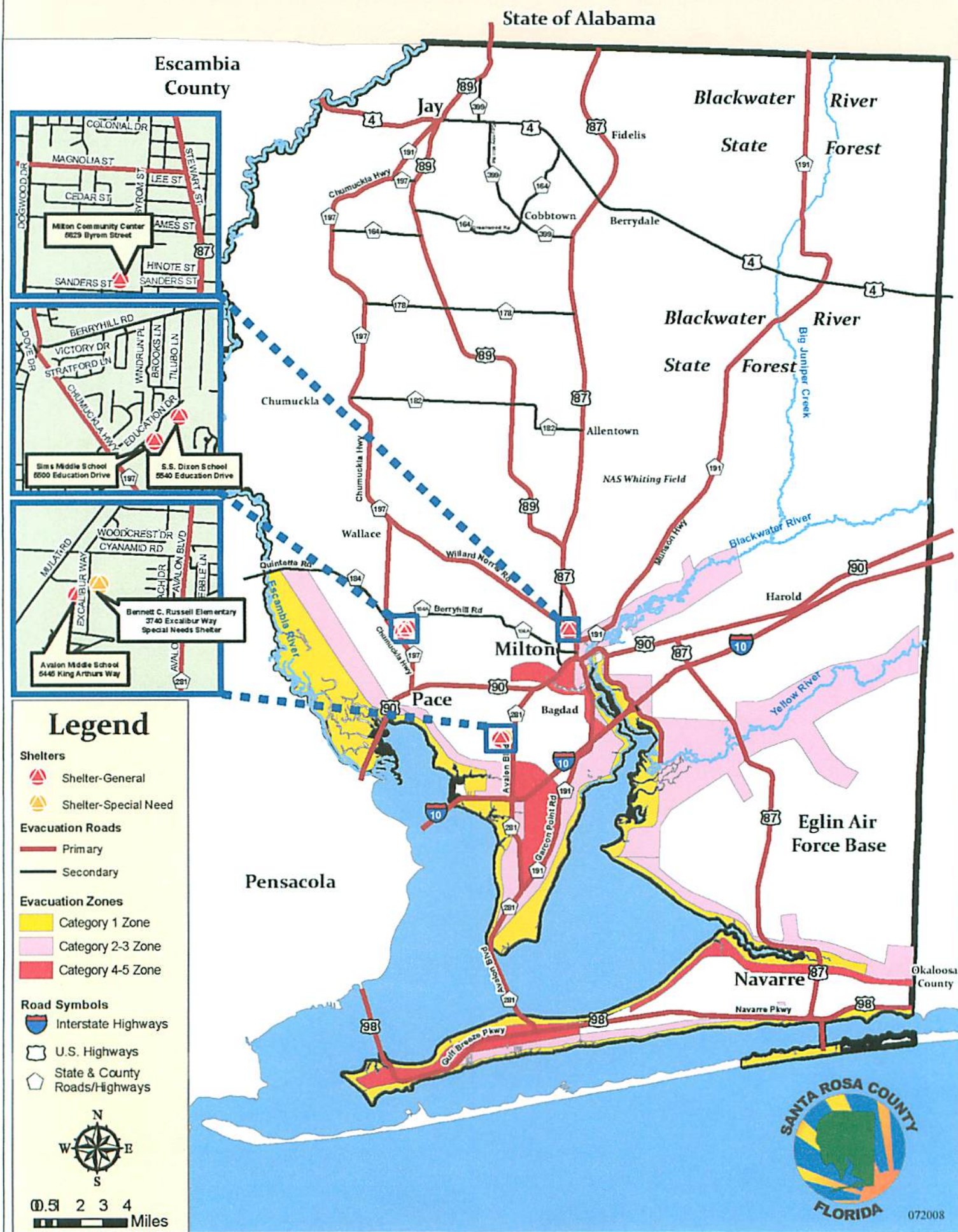
Appendix A: County Listing for the Region

Florida
- Santa Rosa

Appendix O

Evacuations & Shelters

Santa Rosa County Evacuation Routes & Shelters





Visitor Evacuation & Shelter Information

Welcome to Santa Rosa County! Emergencies can happen anywhere, anytime.
We hope this guide provides you with valuable information to ensure your safety in the unlikely event of a major disaster.

About Evacuations

Hurricanes are the most common reason evacuations are ordered in Santa Rosa County, but please be aware orders can be issued at anytime for other types of disasters that will impact our area to insure the safety of residents and visitors alike. Emergency Management officials urge everyone to have a plan in case of an evacuation for any kind of disaster or emergency. Evacuation orders provide an organized and coordinated exit to ensure the safety of the public. Being told to evacuate is no doubt disruptive and inconvenient, but it is necessary to ensure the safety of you and your loved ones.

Not every route is the safest way out! This map is provided to help you know the designated evacuation routes in Santa Rosa County. Please keep in mind that traffic can be very heavy and it may take longer than usual to reach your destination. When evacuation notices are given, residents and visitors must adhere to evacuation guidelines and immediately travel inland to stay with relatives, friends, shelter or a hotel outside of the evacuation zone.

Visitor Disaster Evacuation Tips

Develop an evacuation plan with your family and be sure to include information about nearby shelters. Have a predetermined "safe-place" selected. Learn routes to a safe area 30 – 50 miles inland or more.

Remember to:

- ☒ Evacuate quickly and in daylight if possible.
- ☒ Tell someone outside the warning area where you are going.
- ☒ Follow the official evacuation route.
- ☒ Have a back-up plan in case you cannot reach your "safe-place".
- ☒ Keep a full tank of gas in your car.
- ☒ Remember those family members with special needs. Take prescription medicines, eye glasses, hearing aids, and infant needs.
- ☒ Be alert for washed out roads and bridges.
- ☒ Do not drive in flooded areas. Stay away from downed power lines.
- ☒ Consider the needs of your pets.




Hurricane Evacuations

In the case of a storm threatening our area, a special visitor evacuation may be issued. Officials want visitors to have plenty of time to get out of harm's way as well as to not impede the movement of local residents in the event of a full evacuation. There is no need to panic, but visitors are urged to follow emergency directives in a timely manner, to avoid delays and leave safely. Boaters also need to respond to the warning quickly because of the extra time needed to secure watercraft.

If the threat is not severe, you may wish to stay in a more northern location of the county. For local accommodation information, contact the Santa Rosa County Tourist Development Council at 1-800-480-7263, 850-939-2691 or on the Web at www.floridabeachestorivers.com. Other parts of Florida not in the storm's forecasted track may also be an option. Call Visit Florida at (800) 287-8598 to locate lodging in safe areas. Once the storm passes, officials will assess the damage and safety. If the storm has had little or no impact on the infrastructure, visitors should be able to return quickly; possibly the next day.



If you ignore an evacuation order:

-  You should be reminded that you will be jeopardizing your life and those of your family members. There might be a time period during the storm or event that you will be on your own.
-  Emergency and rescue personnel will not be able to respond to a call for assistance until after the danger of the storm has passed.
-  After the storm, emergency and rescue personnel may not be able to immediately respond to your area because of damages, road debris and downed trees.



Santa Rosa County Shelters

Staying at a shelter is one option available to visitors. Buildings used for evacuation shelters are normally public schools that are staffed by American Red Cross volunteers. Shelters are crowded, uncomfortable and noisy. Shelters do have generators but may not be air conditioned. A shelter will not provide the comforts of a hotel, but they will provide a safe place to stay during a disaster. Public shelters should only be used when there is no other alternative. Consider staying in a hotel or with family or friends that are located outside an evacuation zone.

It is important to be prepared and know ahead of time where the shelters are. Take a moment to look at the map on the reverse side and determine where your vacation accommodations are located and shelters. Shelter openings may vary with each emergency. Do not go to a shelter until you have been notified that it is open. We will advise all media outlets of shelter locations and opening times and will activate the Citizen Information Center phone at 850-983-INFO (+636). All evacuees will be required to register at the time they enter a shelter.

Pets & Special Needs

Please be aware that there are not any shelters within Santa Rosa County that accept pets. Pet friendly hotels can be found at www.santarosa.fl.gov/emergency/shelters. For those evacuees that require limited special assistance or monitoring due to a preexisting health problem, a special needs shelter is available.

If you need transportation assistance to a shelter, call the Santa Rosa County Citizen Information Center at 850-983-INFO (+636). Phones will be manned during major disasters.

What to bring to a shelter

Evacuees should bring with them what they require to secure their personal comfort.

If possible, you should bring:

- ☒ A change of clothing, rain gear and sturdy shoes.
- ☒ Toiletries and personal items.
- ☒ Blankets or sleeping bags.
- ☒ Identification and any important papers.
- ☒ Games or toys for children; books for adults.
- ☒ Special items for infants or elderly family members.
- ☒ Any special dietary needs and nonperishable foods for snacks.
- ☒ Battery operated radio, flashlights and plenty of spare batteries.
- ☒ Prescription medications or any over-the-counter medications you normally take.



Santa Rosa County Public Information

4499 Pine Forest Road • Milton, Florida 32583
(850) 983-5254 • (850) 983-5248 Fax

Written Description of Evacuation Zone Areas

The Category 1 Evacuation Zone for Santa Rosa County is as follows:

All of Navarre Beach. Gulf Breeze Peninsula (Navarre, Midway, Gulf Breeze, and Holley) - All waterfront areas and all residents who live within ¼ mile (1300 feet) of water from the Okaloosa County Line along Santa Rosa Sound continuing around Gulf Breeze into Escambia Bay, East Bay and East River. In East Milton all waterfront areas along Blackwater Bay, the Blackwater and Yellow Rivers and all residents who live within ½ mile (2600 feet) of these bodies of water. In Milton, the area south of Walker Street and to the east of Henry Street. In Bagdad area east of Forsyth Street, and along Blackwater Bay to the east for ¼ mile (1300 feet). In Dickerson City and Garcon Point – All areas within ½ mile (2600 feet) of the water. Avalon Beach, Mulat and Floridatown – All waterfront areas along Escambia Bay and from Garcon Point to Trout Bayou and those areas within a distance of ¼ mile (1300 feet) of the water. From Trout Bayou north to I-10 a distance of 1 mile or to Avalon Blvd. The area along Escambia Bay, North of I-10 to Cyanamid Road for a distance of 1 mile from the Bay. From Cyanamid Road to Highway 90, all areas within ¼ mile to Escambia Bay.

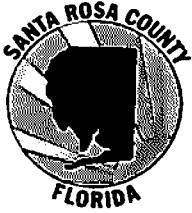
The Category 2 and 3 Evacuation Zone for Santa Rosa County is as follows:

All of Navarre Beach. Gulf Breeze Peninsula (Navarre, Midway, Gulf Breeze, Holley) – All waterfront areas and residents who live within ½ mile (2600 feet) of the water along Santa Rosa Sound from the Okaloosa County Line to the East border of Gulf Island National Seashore. For a distance of ¼ mile (1300 feet) around Gulf Breeze in Escambia Bay, East Bay, and East River. Holley – All waterfront areas for a distance of 1 mile starting on the North side of East River continuing along East Bay through Holley to Eglin Wildlife Management area with special emphasis on the creeks and canals in the area. East Milton – All areas along Ward Basin Road for a distance of 1 mile to the East from the road center, except the area from Airport Road to Highway 90. Along Blackwater River north of Highway 90 for a distance of ½ mile (2600 feet) from the banks. Milton – All of the area south of the Blackwater Heritage Trail to Blackwater River and the area from Canal Street and Henry Street to the River. Bagdad – The area East of Forsyth Street and Garcon Point Road to Garcon Point. Avalon Beach, Mulat and Floridatown – All of the area to the west of Avalon Blvd, from the CSX Rail Line. From the CSX Rail Line to Highway 90 for a distance of 1 mile along Escambia Bay. All other area subject to flooding from a storm surge or heavy rainfall such as rivers, creeks, streams and areas with poor drainage systems.

The Category 4 and 5 Evacuation Zone for Santa Rosa County is as follows:

All of Navarre Beach. Gulf Breeze Peninsula (Navarre, Midway, Gulf Breeze and Holley) - All of the area from the City of Gulf Breeze to Ocean Breeze Lane, or 5 ½ miles from the east boundary of Gulf Island National Seashore along Gulf Breeze Parkway. Residents who live within ½ mile (2600 feet) of the water along Santa Rosa Sound from the Okaloosa County Line to Ocean Breeze Lane. For a distance of 1 mile from the water along East Bay and East River through Holley to the Eglin Wildlife Management area. East Milton – All areas along and for a distance of 1 mile to the east of Ward Basin Road, except the area from the south of Airport Road to

Highway 90. Milton – All of the area south of Blackwater Heritage Trail to Blackwater River. The area south of Caroline Street S.W., and Old Highway 90 to the river. Bagdad – Along Pond Creek for a distance of ½ mile from the waterfront. The area east of Forsyth Street and Garcon Point Road to the river as far as I-10. All of the remaining area south of I-10. Garcon Point – All of the area south of I-10. Avalon Beach, Mulat and Floridatown – All of the area to the west of Avalon Blvd. from the CSX Rail Line. From the CSX Rail Line north of Highway 90 for a distance of 1 mile from the water along Escambia Bay. Harold – Along the Yellow River for a distance of 1 mile from the riverbank. All other areas subject to flooding from a storm surge or heavy rainfall such as rivers, creeks, streams and areas with poor drainage systems.



Santa Rosa County Public Information

4499 Pine Forest Road • Milton, Florida 32583
(850) 983-5254 • (850) 983-5248 Fax

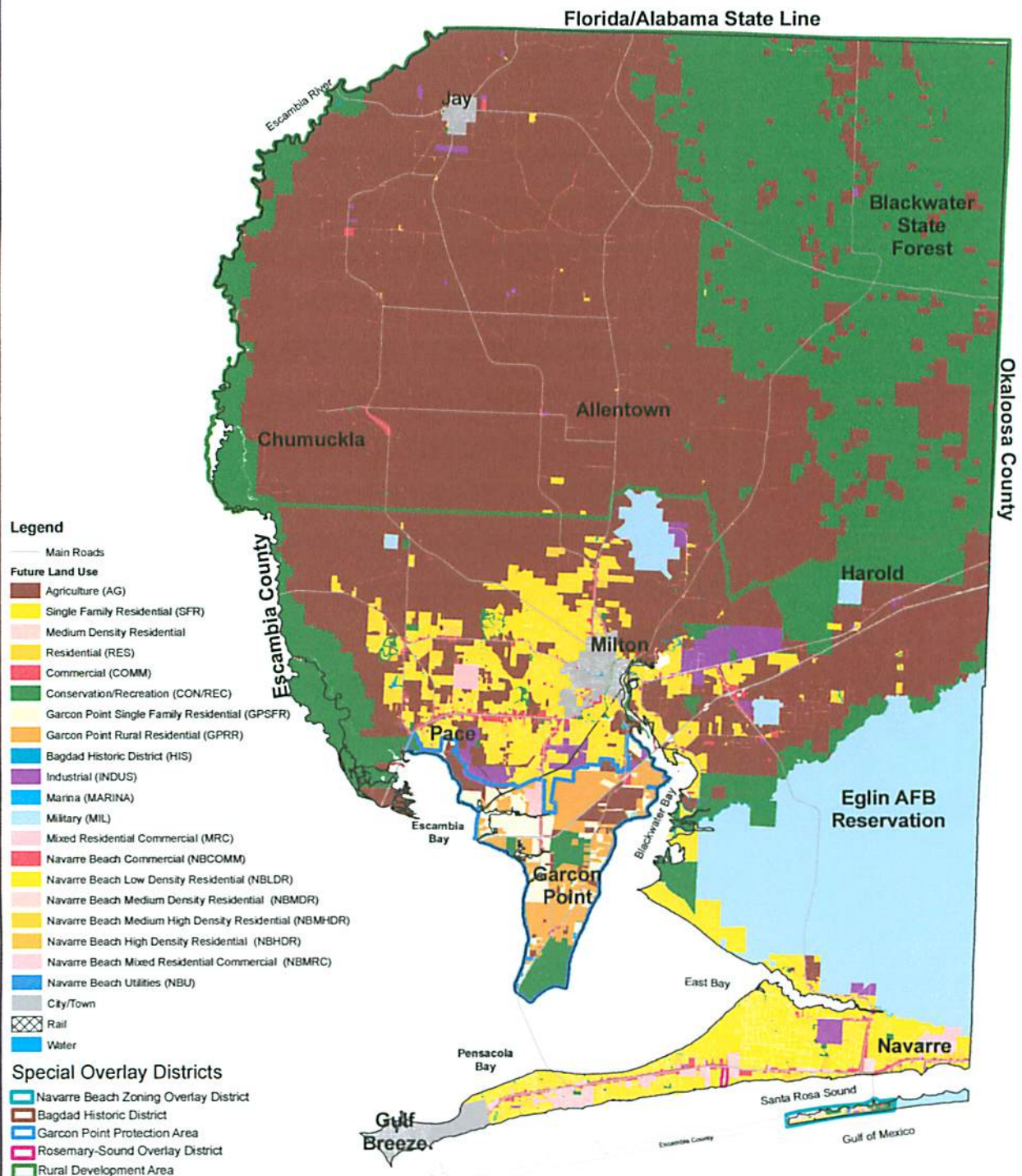
Santa Rosa County American Red Cross Approved Risk Shelters

ARC PRIMARY SHELTERS	LOCATION	PRINCIPAL/ ASSISTANT PRINCIPAL	OFFICE PHONE/ CAFETERIA FAX	CAPACITY
Avalon Middle School	5445 King Arthur's Way Milton, FL 32583	Ermma Fillingim/ Steven McHenry	983-5540/ 983-5545	1,494
Bennett C. Russell Elementary School <i>Special Needs Shelter</i>	3740 Excalibur Way Milton, FL 32583	Pam Smith/ April Martin	983-7000/ 983-7007	1,570
Milton Community Center	5629 Byrom Street Milton, FL 32570	John Norton/ Parks Director	983-5466/ 983-4598	383
S. S. Dixon Intermediate School	5540 Education Drive Pace, FL 32571	Judy Friery/ Ed Temple	995-3650/ 995-3655	351
Sims Middle School	5500 Education Drive Pace, FL 32571	Wanda Knowles/ Sharon Patrick	983-3676/ 995-3696	2,193

Appendix P

Future Land Use

Santa Rosa County Map 3-1 - Future Land Use



Disclaimer:
The GIS maps and data distributed by the Santa Rosa County BOCC departments are derived from a variety of public and private sector sources considered to be dependable, but the accuracy, completeness, and currency thereof are not guaranteed. The Santa Rosa County Commission makes no warranties, expressed or implied, as to the accuracy, completeness, currency, reliability, or suitability for any particular purpose of information or data contained in or generated from the County Geographic Database. Additionally, the Santa Rosa County Commission or any agent, servant, or employee thereof assume no liability associated with the use of this data, and assume no responsibility to maintain it in any matter or form.

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Support Documentation\Maps\mxd\map 3-7 Future Land
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Community Planning, Zoning
and
Development Division
October 30, 2002
Updated February 13, 2009

Appendix Q

Public Information Outreach Strategy

Santa Rosa County Public Information Outreach Strategy

I. The Local Flood Hazard

Flood problems in the county can be categorized as riverine, coastal surge, overland sheet flow and ponding. A more thorough description of the local flood hazard is included in the Flood Mitigation Plan, Section Five, a copy of which is attached as Appendix A.

II. Flood Safety

The Flood Mitigation Task Force considers publicizing of flood safety measures to be an important means of preserving life and health in response to flooding. Appendix B, Santa Rosa County Disaster Preparedness Guide, provides a description of recommended flood safety measures.

III. Property Protection Measures

The protection of property is among the foremost concerns in flood mitigation planning. Accordingly, property protection measures are publicized to the community. Santa Rosa County Repetitive Flooding – Loss Prevention Information, included as Appendix C, describes property protection measures helpful in addressing the threat of local flooding.

IV. Multi-hazard Protection

This public information outreach strategy, while concentrating on the flood hazard, also addresses the other natural hazards in Santa Rosa County. A description of all the natural hazards that pose a major threat are listed below and addressed in the Santa Rosa County Local Mitigation Strategy, Sections 4.2.A, 4.2.C-E; 6.3.A, 6.3.C-J and attached as Appendix D.

- Hurricane
- Tropical Storm
- Land Erosion
- Sinkholes
- Expansive Soils
- Severe Storms
- Tornado & Waterspout
- Thunderstorms and Lightning
- Winter Storms
- Heat Wave and Drought
- Wildfire

Additional pertinent information pertaining to the safety and property protection measures appropriate to these hazards is available in the Santa Rosa County Disaster Preparedness Guide, attached as Appendix B.

V. Current Multi-hazard Public Information Outreach Activities

The Flood Mitigation Task Force is committed to helping make the community more aware of flood and other natural hazard issues, including:

- Flood insurance
- Flood zones
- Flood and other natural hazard safety
- Flood and other natural hazard mitigation
- Flood and other natural hazard protection
- Flood and other natural hazard warning

The following activities are currently being done:

- Participation in BRACE Expo
- Sponsorship of NFIP Training for Insurance /Real Estate Agents and Lenders
- Participation in annual Santa Rosa County Business Expo
- Participation in annual Santa Rosa County Fair
- Placement of information in Pensacola Phone Book hurricane pages 53-56
- Education of local surveyors
- Speaking about flooding and other natural hazard mitigation to community groups, such as chamber breakfasts, Rotary, Kiwanis etc.
- Ensuring that our local libraries have books, brochures, pamphlets and flood insurance rate maps
- Addressing natural hazards during Community Emergency Response Training (CERT) for citizens
- Conducting homeowner mitigation workshops
- Advisement of bridge and road closures resulting from hazards through
 - County website
 - Email blasts
 - Message boards
- Placement of miscellaneous information concerning hazard mitigation on the County website, including:
 - SRC Flood Information Guide 2009-2010
 - The Santa Rosa County, Florida and Incorporated Areas Flood Insurance Study
 - A link to Floodsmart.gov
 - Santa Rosa County Disaster Guide
 - Emergency management information

VI. Goals

The Public Information Outreach Strategy of Santa Rosa County is a multi-hazard strategy with the following goals:

1. Advise the community of the flood threat.
2. Remind residents to purchase flood insurance.
3. Encourage additional methods to educate the community in matters pertaining to flood mitigation.

4. Advise the community of the threat of other natural hazards.
5. Encourage residents to prepare for natural hazards, including possible evacuation.

VII. Recommended Flood-Related and Multi-Hazard Public Information Outreach Activities for 2009-2010

The recommended activities for 2009-2010 are listed below. The Task Force recommends utilization of the following methodologies in 2009-2010:

- Participation in BRACE Expo
- Participation in annual Home Depot "Community Health and Safety Awareness Day"
- Partnership with American Red Cross for Public Outreach and Education
- Participation in annual Santa Rosa County Business Expo
- Participation in annual Santa Rosa County Fair
- Sponsorship of NFIP Training for Insurance /Real Estate Agents and Lenders, particularly in flood prone areas
- Ensure that outreach and education efforts include military personnel new to the area
- Placement of information in Pensacola Phone Book hurricane pages 53-56
- Education of local surveyors
- Production and distribution of 30,000 County Disaster Guides
- Speaking about flooding and other natural hazard mitigation to community groups, such as chamber breakfasts, Rotary, Kiwanis etc.
- Ensuring that our local libraries have books, brochures, pamphlets and flood insurance rate maps
- Addressing natural hazards during Community Emergency Response Training (CERT) for citizens
- Conducting homeowner mitigation workshops
- Advisement of bridge and road closures resulting from hazards through
 - County website
 - Email blasts
 - Message boards
- Placement of miscellaneous information concerning hazard mitigation on the County website, including:
 - SRC Flood Information Guide 2009-2010
 - The Santa Rosa County, Florida and Incorporated Areas Flood Insurance Study
 - A link to Floodsmart.gov
 - Santa Rosa County Disaster Guide
 - Emergency management information
- Development of additional brochures to educate the public, e.g., building in a flood zone, CRS - What does it mean for Santa Rosa County, etc.
- Improving and updating current website, including placement of historical flooding maps on website
- Add toolbox link to website providing first-time homebuyer education pertaining to flooding
- Increasing public education/outreach program through:

- Employee newsletters
 - District news
 - Radio media
- Establishment of a “Flood Awareness Week” through Commission resolution. Activities could include:
 - Radio campaign
 - Coordination and participation with local businesses
- Pursue opportunities to education students in school

VIII. Monitoring and Evaluation of Outreach Projects

The Local Mitigation Strategy Task Force will meet once a year each August to monitor and evaluate the strategy. At that time, the Santa Rosa County staff will present an update highlighting what activities of the strategy have been completed and what activities have not been completed. The Task Force will adopt an evaluation and a list of recommended activities for the following year. The effectiveness of the strategy implementation will also be evaluated.

Appendix R

Post Disaster Mitigation Policy and Procedures

Post Disaster Mitigation Policy and Procedures

Following a major flooding disaster, Santa Rosa County workers responsible for assessing damage look at the resulting damage with an intent towards identifying mitigation projects. This is especially essential as additional mitigation opportunities may become apparent and grant monies for funding such projects will be available through federal funding sources, such as the Flood Mitigation Assistance (FMA) Program. The post-disaster window is considered an opportune time to make a community more disaster resilient. Information obtained post-disaster may serve to validate or revise the community's mitigation priorities as stated in the Local Hazard Mitigation Plan (LMS), and/or the Flood Mitigation Plan (FMP) and will likely result in additional projects being added to the LMS and FMP Task Force's Project Priorities list.

Santa Rosa County uses two teams for uncovering mitigation opportunities after a disaster. The first is the Mitigation Assessment Team, which collects information about resulting damage. The second is the Mitigation Analysis Team, which analyzes the information collected and determines possible mitigation actions that could be explored for further development and proposal to the LMS Task Force. The goal is to assess damage, determine the root causes of damage where possible, and to identify potential mitigation projects that could reduce or eliminate similar damage from a subsequent event, such as elevation, acquisition and relocating of damaged structures.

The Mitigation Assessment Team collects information about damages within their normal scope of duties. The Santa Rosa County Building Inspectors Department is the lead County department responsible for post-disaster mitigation assessment. The building inspectors assess damaged properties through two assessments; a Post-Disaster Habitability Inspection (initial damage assessment) and a Substantial Damage Assessment, as required by the National Flood Insurance Program (NFIP). During this time, the Teams take the opportunity to complete the mitigation assessment form to be used later in determining potential mitigation projects. The building inspectors submit the form to the Santa Rosa County Emergency Management Director for further analysis by the Mitigation Analysis Team. Additional departments' participation is dependent on the particular damages that have resulted. For instance, if damages were observed to the county roadway infrastructure, Santa Rosa County Roads and Bridges Department would become involved.

The Public Works crews are considered members of the Mitigation Assessment Team, however they do not complete the mitigation assessment forms. Their damage reports are submitted directly to the EOC through the Public Works and Engineering Emergency Support Function (ESF 3) representative and are documented by the Information and Planning Emergency Support Function (ESF 5) in the situation report (SITREP). Mitigation input is provided verbally or by email to the Emergency Management Director or to the Santa Rosa County Grants Coordinator.

Following the Habitability Inspection, the Damage Assessment Teams conduct a second assessment called a Substantial Damage Assessment. This is an in-depth assessment of

the damage to a structure. The Teams follow the Florida Building Code and the NFIP requirements in determining the percentage of damage to the components of a structure. The structures in the hardest hit areas and those that appear substantially damaged, or those for which the Inspectors have received specific calls, are inspected. The definitions of substantial damage and improvement from the Santa Rosa County Land Development Code, Article 3 follow:

- ❑ **SUBSTANTIAL DAMAGE:** Damage of any origin sustained by a building whereby the cost of restoring the building to its before-damaged condition would equal or exceed 50 percent of the market value of the building before the damage occurred. The damage can be from any cause – flood, fire, earthquake, wind, rain, or other natural or human-induced hazard.
- ❑ **SUBSTANTIAL IMPROVEMENT:** Any reconstruction, rehabilitation, addition, or other improvement of a building, the cost of which exceeds 50 percent of the market value of the building before the “start of construction” of the improvement. Substantial improvement includes buildings that have incurred “substantial damage,” regardless of the actual repair work performed.

The substantial damage rule applies to all buildings in a flood hazard area, regardless of whether the building was covered by flood insurance.

The Building Inspection Department subsequently sends a report to the owner. If the homeowner disagrees with the Inspectors’ determination, an appeal process can be initiated through the Building Official, Deputy Building Official, or Floodplain Manager. As owners rebuild, Santa Rosa County Code Enforcement ensures that the process adheres to the most current standards.

Santa Rosa County has taken action to create a one-stop shop called the “Recovery Information Center (RIC)” for contractors and homeowners needing permits following a disaster. Located at the Public Services Building in the Building Inspections Department, the following entities will co-locate for a period of time as determined by each department to expedite the permitting process:

- ❑ Santa Rosa County Building Inspections and Compliance Department
- ❑ Santa Rosa County Floodplain Management
- ❑ Santa Rosa County Health Department
- ❑ Santa Rosa County Code Enforcement
- ❑ Santa Rosa County Planning and Zoning
- ❑ State of Florida Department of Environmental Protection

Mitigation information will be available at the RIC in the form of brochures, pamphlets, or other means. In addition, either the Assistant Building Official or the Planning and Zoning Director may be present to counsel residents on recovery actions that can be taken during the rebuilding phase and to answer questions.

Within 45 days of the disaster, the Santa Rosa County Grants Coordinator calls for a meeting of the Santa Rosa County Post-Disaster Mitigation Analysis Team. This analysis team is lead by the Santa Rosa County Grants Coordinator and is composed of the Emergency Management Director, the Planning Director, the Assistant Public Works Director, Engineering Director (or designee), and the Assistant Building Officer. These individuals will meet to discuss observations, root causes of damage, and potential mitigation projects. Those potential actions that may warrant further development will be sent to the relevant county departments for further development. A project proposal will be drafted in conjunction with the Santa Rosa County Grants Coordinator. The County Grants Coordinator presents all project proposals to the LMS Task Force, which will determine whether each project will be added to the Project Priorities list and what priority it should receive. For priority projects, the County Grants Coordinator searches for a potential funding source, and completes and submits the applications for grants. Once awarded, project implementation continues through the relevant departments.

Redevelopment within Santa Rosa County following a flood event will likely reflect existing development with regard to land use. However, redevelopment of substantially damaged structures will require that current building codes be adhered to. Codes and ordinances are the regulatory means of conducting mitigation within the community. The following codes and ordinances deal with mitigation for various hazards and were evaluated during the development of the Santa Rosa County Local Mitigation Strategy update for 2005. County staff noted no conflicts among the codes and ordinances or limitations associated with them. Any determinations of possible improvements to be made to the codes and ordinances will be addressed as needed.

The Santa Rosa County Building code and ordinances adopt the use of the Florida Building Code pursuant to F.S. 553. This Building Code is enforced by the Santa Rosa County Building Inspections Department. The Santa Rosa County Land Development Code (Original Ordinance # 91-24 with amendments) deals with reducing the potential for disasters or hazards in new construction or reconstruction of damaged properties. In addition, Article 10 of the Santa Rosa County Land Development Code with amendments constitutes the National Flood Insurance Program implementing documents.

Growth Management Plan and Mitigation

Policy 3.1.A.8	Provides for future land use categories that limit density and intensity of uses in areas subject to flooding and other disasters
Policy 3.1.E.6	Requires that development be limited in flood prone areas
Policy 3.1.F.3	Requires that densities and intensities of land use maintain roadway clearance times
Policy 6.3.B.3.	Establishes stormwater management standards that are among the most stringent in the state

Policy 6.3.B.4.	Prohibits the reduction of flood storage capacity of floodplains
Policy 6.4.E.3.	Establishes wellhead protection areas and limits development within those areas
Policy 7.1.A.4	Limits development and redevelopment in the CHHA
Policy 7.1.A.6	Requires the County to consider the relocation, mitigation, or replacement of infrastructure currently present within the CHHA where state funding is anticipated to be needed.
Policy 7.1.A.7	Requires implementation of the Local Hazard Mitigation Strategy and update of that strategy to meet Disaster Mitigation Act of 2000 (DMA2K) requirements
Policy 7.1.C.6	Provides for the purchase of property and development rights when feasible to limit development in sensitive coastal areas
Policy 7.1.D.2	Requires that at least 34% of land on Navarre Beach will remain as Conservation/Recreation land use
Policy 7.1.D.4	Encourages the protection and restoration of coastal dunes
Policy 7.1.D.6	Requires that any time development would alter coastal dunes, that a restoration plan be required
Policies 7.1.E. – 7.1.E.3	Limits land use designation along shorelines
Policies 7.1.F.2, 7.1.F.3 and others	Relates to the maintenance of hurricane evacuation times
Policy 7.1.F.7	Requires the county to coordinate with the school board to ensure that new schools are located in areas not vulnerable to natural hazards
Policy 7.1.G.5	Requires the county to maintain an inventory of areas that experience repeat damage from coastal storms and to seek grant funding to limit redevelopment in those areas
Policy 7.1.G.7	Requires that structures in the CHHA damaged more than 50% must be rebuilt to current standards
Objective 10.1.B.	Requires the limitation of public expenditures that subsidize development in the CHHA

The following documents offer expanded information regarding the Post Disaster Plan in Santa Rosa County and are available on the County's website:

- ❑ *Santa Rosa County Post Disaster Plan, Building Inspection Department*

- ❑ *Comprehensive Emergency Management Plan (CEMP), Mitigation Element*
- ❑ *Santa Rosa County Disaster Guide 2009*

These documents include immediate actions necessary to restore essential services, provide emergency assistance to disaster victims, and return day-to-day operations to normal as quickly as possible.

Exhibit 1

Flood Mitigation Task Force Meeting Documentation

Santa Rosa County Flood Mitigation Plan

Organizational Meeting
Friday, June 26, 2009
9:00 AM

<h2>AGENDA</h2>

Introduction – *Sheila Harris, Grants Coordinator*

I. Description of Goals – *Earl King, CRS Max Consultants*

- Flood Mitigation Plan – Key to obtaining grants: FMA, HMGP, PDM, and SRL
- Floodplain Management Plan – Key to improving community flood insurance discounts

II. Description of Process – *Earl King, CRS Max Consultants*

- Ten-step process
- Required public involvement

III. Description of Flooding in County – *Stephen Furman, P.E., Assistant Public Works Director*

- History and hotspots
- Mitigation plans

IV. Description of CRS Program in County – *Karen Thornhill, CFM, Floodplain Manager*

- Progress to date
- Plans for future

V. Concluding Comments – *Sheila Harris, Grants Coordinator*

Santa Rosa County Flood Mitigation Plan Task Force

July 20, 2009

1:00 pm

<h2>AGENDA</h2>

Welcome – *Hunter Walker, County Administrator*

Introductions

- I. Description of Goals – *Sheila Harris, Grants Coordinator*
 - Flood Mitigation – Reduce flood hazard
 - Updated Flood Mitigation Plan – Key to obtaining grants
 - Floodplain Management Plan – Key to improving community flood insurance discounts
- II. Description of Process – *Sheila Harris, Grants Coordinator*
 - Ten-step process
 - Required public involvement
- III. Assess the Hazard – *Stephen Furman, P.E., Assistant Public Works Director*
Karen Thornhill, CFM, Floodplain Manager
 - Explanation of Flood Insurance Rate Map
 - Description of types of flooding
 - Riverine – Flash floods, heavy rainfall
 - Coastal – Tidal, storm surge, hurricanes
 - History of major flooding events
 - Repetitive loss properties
- IV. Concluding Comments – *Sheila Harris, Grants Coordinator*
 - Next meeting: complete Assess the Hazard;
begin Assess the Problem
 - Schedule next meeting

Santa Rosa County

Flood Mitigation / Local Mitigation Strategy Community Meeting

July 28 and 30, 2009

6:30 PM

AGENDA

Welcome – *Earl King, CRS Max Consultants*

Introductions

I. The Meaning of Hazard Mitigation – *Earl King, CRS Max Consultants* (5- 10 min.)

- Problem: Natural hazards
- Immediate Solution: Emergency assistance
- Long-term Solution: Mitigation
 - Regulatory (Code revisions)
 - Infrastructure (Capital improvements)
 - Emergency preparedness (Emergency management)

II. Purpose of Community Meeting – *Earl King, CRS Max Consultants* (2-3 min.)

- Community Learn from Public Servants
- Public Servants Learn from Community
- Explanation of the Planning Process

III. Understanding the Problem

- Hazards in General – *Daniel Hahn, Emergency Management* (5 min.)
- Flooding Hazard in Particular – *Karen Thornhill, CFM, Floodplain Manager* (5 min.)

IV. Components of the Mitigation Solution

- Infrastructure (*Sheila Harris, Grants Coordinator*) (10 min.)
- Emergency preparedness (*Daniel Hahn, CEM, Emergency Management Plans Chief*) (5 min.)
- Floodplain Management (*Karen Thornhill, CFM, Floodplain Manager*) (5 min.)
- Planning (*Paul Miller, Planner III*) (5 min.)
- Mapping (*Pat Bowman, GIS Specialist*) (5 min.)
- Grant Procurement (*Sheila Harris, Grants Coordinator*) (5 min.)

V. Community Input - *Earl King, CRS Max Consultants* (30 min. maximum)

Santa Rosa County Flood Mitigation Plan Task Force

August 10, 2009

1:00 PM

AGENDA

- I. Recap – *Sheila Harris, Grants Coordinator*
 - First meeting – Brief look at process, began to assess the hazard
 - Second meeting (Public Meetings) – Continued assessment of hazard, began assessment of problem, reviewed different facets of mitigation, received input from community
 - This meeting – Complete assessment of the problem
- II. Assess the Problem
 - Review maps of repetitive loss properties – *Karen Thornhill, CFM, Floodplain Manager*
 - Description of regulatory revisions and their effect – *Stephen Furman, P.E., Assistant Public Works Director*
 - Description of capital improvements, past and future – *Stephen Furman, P.E., Assistant Public Works Director*
 - Critical facilities & Natural hazards loss estimates (HAZUS) – *Patricia Bowman, GIS Specialist II*
- III. Questions and Discussion – *Sheila Harris, Grants Coordinator*
- IV. Conclusion – *Sheila Harris, Grants Coordinator*
 - Next meeting: Set goals
 - Schedule next meeting

Santa Rosa County Flood Mitigation Plan Task Force

August 24, 2009

1:00 PM

AGENDA

- I. Recap – *Sheila Harris, Grants and Projects Coordinator*
 - Review of Steps 1-5 (Educational and preparatory)
 - Steps 6-10 – (Practical, creative, powerful)
 - This meeting – Set Goals
- II. Set Goals
 - Introduction to the importance of setting goals – *Sheila Harris, Grants and Projects Coordinator*
 - Examine examples of goals and review draft goals– *Sheila Harris, Grants and Projects Coordinator*
- III. Discussion – *Sheila Harris, Grants and Projects Coordinator*
- IV. Conclusion – *Sheila Harris, Grants Coordinator*
 - Next meeting: Review Possible Activities
 - Schedule next meeting

Santa Rosa County Flood Mitigation Plan Task Force

September 14, 2009

1:00 PM

<h2>AGENDA</h2>

- I. Recap – *Sheila Harris, Grants and Projects Coordinator*
 - Review of Steps 1-5
 - Step 6 – Set Goals
 - This meeting – 1) Complete Setting Goals 2) Begin Step 7 – Review Possible Activities
- II. Set Goals – *Sheila Harris, Grants and Projects Coordinator*
 - Brief review of goals set last meeting
 - Complete setting goals
- III. Step 7 – Review Possible Activities
 - Strategy for public information (OPS) – *Earl King, CRS Max Consultants*
 - Current public information activities – *Karen Thornhill, Floodplain Manager*
 - Presentation of proposed OPS – *Earl King, CRS Max Consultants*
- IV. Conclusion – *Sheila Harris, Grants and Projects Coordinator*
 - Next meeting: Continue Step 7: Review Possible Activities
 - Schedule next meeting

**Santa Rosa County
Flood Mitigation Plan Task Force**

September 28, 2009

1:00 PM

AGENDA

- I. Recap – *Sheila Harris, Grants and Projects Coordinator*
 - Review of Steps 1-6
 - Step 7 – Review Possible Activities
 - Last week – Reviewed activities pertaining to information (Public Information Outreach Strategy was revised and subsequently approved by email.)
 - This week – Review other possible activities
- II. Step 7 – Review Possible Activities – *Sheila Harris, Grants and Projects Coordinator*
 - Discussion of draft
 - Suggestions, additions, deletions and revisions
 - Begin prioritization of activities (Step 8: Draft an Action Plan)
- III. Conclusion – *Sheila Harris, Grants and Projects Coordinator*
 - Next meeting: Step 8: Draft an Action Plan
 - Schedule next meeting

Santa Rosa County Flood Mitigation Plan Task Force

October 12, 2009

1:00 PM

AGENDA

- I. Recap – *Sheila Harris, Grants and Projects Coordinator*
 - Review of Steps 1-7
- II. Step 8 – Draft an Action Plan – *Sheila Harris, Grants and Projects Coordinator*
 - Action Plan takes the activities that have been chosen and packages them in such a way as to make them happen.
 - Applies practical tools to address such questions as: Who? How? When? How important? and With what funding?
 - This is the most important component of the Plan; the end result of our efforts.
 - Discussion of draft
 - Suggestions, additions, deletions and revisions
 - Prioritization of activities
- III. Conclusion – *Sheila Harris, Grants and Projects Coordinator*
 - Next meeting (October 26): Complete Step 8: Draft an Action Plan
 - November 9 – Presentation and preliminary approval of Flood Mitigation Plan
 - November 10 – community meeting

Santa Rosa County Flood Mitigation Plan Task Force

October 26, 2009

1:00 PM

AGENDA

- I. Recap – *Sheila Harris, Grants and Projects Coordinator*
 - Review of Steps 1-7
- II. Step 8 – Draft an Action Plan – *Sheila Harris, Grants and Projects Coordinator*
 - Suggestions, additions, deletions and revisions
 - Prioritization of activities
- III. Step 10 – Implement, Evaluate and Revise – *Sheila Harris, Grants and Projects Coordinator*
 - Discussion of draft procedure
- IV. Conclusion – *Sheila Harris, Grants and Projects Coordinator*
 - November 9 – Presentation and preliminary approval of Flood Mitigation Plan
 - November 10 – community meeting
 - Step 9 will entail Commission adoption – anticipated in 2010

**Santa Rosa County
Flood Mitigation Plan Task Force**

November 9, 2009

1:00 PM

AGENDA

- I. Opening Remarks – *Sheila Harris, Grants and Projects Coordinator*

- II. Presentation of Draft Flood Mitigation Plan – *Earl King, CRS Max Consultants, Inc.*
 - PowerPoint presentation
 - Suggestions, additions, deletions and revisions
 - Description of remaining process

- III. Conclusion – *Sheila Harris, Grants and Projects Coordinator*
 - November 10 – community meeting
 - Commission adoption – anticipated in 2010

Santa Rosa County
Flood Mitigation Plan Task Force
Organizational Meeting
June 26, 2009
Milton, Florida

ATTENDEES: Peggy Armstrong, Emergency Management Intern
Stephen Furman, PE, Public Works Assistant Director
Daniel Hahn, Emergency Management Plans Chief
Sheila Harris, Grants Coordinator
Paul Miller, Planning & Zoning Department Planner III
Karen Thornhill, Floodplain Manager/CRS Coordinator
Earl King, Vice President, CRS Max Consultants, Inc.

The first meeting of the Santa Rosa County Flood Mitigation Plan Task Force, planned as an organizational meeting, took place on the above date. A copy of the sign-in sheet showing attendees is **attached** in the file.

Earl King spoke of the two FEMA programs that are related to the Flood Mitigation Plan planning process:

- **Hazard Mitigation Assistance Programs** – There are several different grant programs:
 - ❑ Hazard Mitigation Grant Program (HMGP)
 - ❑ Flood Mitigation Assistance Program (FMA) – the grant Santa Rosa County was awarded
 - ❑ Pre-Disaster Mitigation Program (PDM)
 - ❑ Repetitive Flood Claims Grant Program (RFC)
 - ❑ Severe Repetitive Loss Program (SRL)

Santa Rosa County has already developed the *Local Mitigation Strategy 2005-2010*, (LMS) that expires in May 2010. The County will have to update the LMS every five years to continue to receive funds.

- **Community Rating System (CRS) program.** - Karen Thornhill spearheads this program for the county. This community is a Class 6 community. There are 227 communities in Florida in the CRS program. Only 29 of these have attained a Class 6. Only 11 have attained a Class 5. No communities have scored higher than a “5” in the state of Florida.

FEMA wants fewer insurance claims, and if communities mitigate, there will be fewer claims. Another benefit of flood mitigation is a reduction in flood insurance premiums in flood hazard areas in Santa Rosa County. As a Class 6, the insurance premium discount for flood insurance policyholders is 20%; Class 5 is a 25% discount. Outside flood zones the discount is 10%.

The Flood Mitigation Planning and the CRS Floodplain Management Planning overlap so much that if you aim for one, you hit both. The CRS is the stricter of the two; if we go with the CRS planning process and throw in necessities for the Flood Mitigation Plan, such as benefit/cost analysis, we will meet the requirements of the Flood Mitigation Assistant Grant.

The Planning Process

Earl King explained that the CRS Activity 510, Floodplain Management Planning, page 510-3 (**attachment**) in the *CRS Coordinator's Manual* shows how the Multi-Hazard Mitigation Planning Regulations and the CRS Floodplain Management Planning 10-steps are mostly the same. One difference is that the Multi-Hazard Mitigation Planning regulations concentrate on projects. CRS is not as intent on projects, though that's a part of it. By doing these together (Flood Mitigation Plan and Floodplain Management Plan) we're getting a lot of money from the Federal Government and saving money on insurance policies, which is great, especially when the economy is in such a poor state. The 10-step CRS process is consistent with the Multi-Hazard Mitigation Planning regulations, 44 CFR 201.6.

The amount of points that Santa Rosa County has under the CRS Floodplain Management Planning (FMP) Activity is 85. Up until 2008 the highest score for any community in Florida for FMP was 170 points. Last year CRS Max Consultants, Inc. worked with a community in Florida and submitted a FMP that scored 218 points. I'm convinced that Santa Rosa County can do better than 218 points.

The CRS Outreach Program Strategy (OPS) in CRS should be another 100 points for Santa Rosa County. The county currently has 2250 total points, and needs 250 more points to go to a Class 5. Santa Rosa County should try to be first community to be a Class 4 in Florida. Karen Thornhill states that the county should try to acquire every bit of floodplain they've got. Earl will meet with Karen and strategize. The planning process is spelled out very clearly in the CRS Manual Activity 510.

E. King stated that those of us at this meeting are on the Flood Mitigation Plan committee. In order to get the most points in the CRS, we need to have at least as many people from the public as we have staff members on the committee. The next meeting will be the first official meeting of the Flood Mitigation Plan Task Force.

The first meeting will concentrate a lot on the flood hazard in Santa Rosa County. Steven Furman will share his knowledge of the hazard at the first two meetings. There will be discussion, Q & A, and maps to show. Pat will help with getting the maps together. As the process goes on, we will need help from the Planning and Zoning Department, such as sharing the regulations that are in place, such as freeboard and other regulations. Paul will be able to explain that. At one of the meetings Karen Thornhill could talk about the CRS program. Another meeting could feature Dan Hahn from Emergency Management. Peggy will be working with that as well. Earl King will provide an agenda for each meeting.

The CRS requires that we have at least one meeting on five different subjects. The subjects are shown in Activity 510, steps 3,4,5,6,7,and 8. You will probably need more than one meeting per subject. There will be about ten (10) meetings, held twice

a month, about 1-1/2 hours in length each, between now and November 2009 (about five months from now). At the last meeting, we will look at the finished plan and pass it on to FEMA. They look over it for six (6) months – until May 2010, and then Santa Rosa County will be able to adopt it.

We will look at projects that demonstrate, through a benefit/cost analysis, that the project is worth the cost that goes into it.

Stephen Furman spoke about the history of floodplain management in Santa Rosa County, including how it is a very rural county that experienced a tremendous housing boom in the 1970's through the 1990's. Some of the biggest sub-divisions in the county were platted with no stormwater control measures whatsoever.

There are also tremendous problem areas in our two bigger sub-divisions, which were platted back in the 20's, 30's, and 40's: One is Holley-by-the-Sea in the south end of the county and the other is Avalon Beach in Garcon Point Peninsula. Part of Avalon Beach is sawgrass swamp. There actually were lots platted out into the water. We are not in a position, as a county, to condemn all of these platted legal lots of record. If they can get appropriate wetland permits we can't deny giving them building permits on these lots. But most of them don't get developed. Maybe they'll quit paying taxes on it and it will sell for the tax deed.

We've got some areas that are older that have absolutely no stormwater control mechanism whatsoever. They are legal lots of record, with houses on them. Slowly but surely they are building houses on them and the roads are getting paved. These are hot spots for Repetitive Loss along the coast – there is no accounting for elevation. The county came in years later, in about 1986, and implemented that a roadway elevation had to be at least four (4) feet above mean sea level, so roads don't go under when the tide rises slightly above normal.

The Madura section of the Tiger Point area has a road that goes under water at a severe high tide, not necessarily even tropical storm related, just a good south wind blowing and a good high tide and the road goes underwater. We have pumps to keep the road dry during normal times, then when the tide comes in the pumps go off until the tide goes out and the people have to drive through the water.

In the late 1970's, or early 1980's the county enacted an 8-year storm design. In about 1986-88, the county enacted a 25-year storm design, with a 1" water quality retention. That's when stormwater retention ponds started popping up in sub-divisions and commercial sites. That's a giant leap forward in dealing with flooding because, by retaining the first inch you've eliminated flooding on lesser storms when there's no discharge out of these various treatment ponds because all the water's collected, none of it overflows.

Back about 1996, we went to a 100-year storm attenuation design, still holding to the 1" retention volume, which is twice as stringent as the state criteria for 1/2" water quality retention. We increased our flood attenuation to all storms up to, and including 100-year critical duration. We go out to 24 hours; we don't do three-day storm. That single ordinance change to the 100 year, we feel, has had a tremendous benefit countywide and we've had that in place for 10 years now. So that has had a

continual whittling down of the problem drainage areas as development works into these areas that historically had flooding problems. We're now seeing a reduction in those problem-flooding areas not identified by any particular project. There were some small retention ponds put in, but it's all accumulative; it all adds up. That 100-year design really makes a big difference

When we went to the 100-year design, we also implemented a closed-basin design standard. At the time, we had a particular sub-division called Saddle Club, originally developed in early 1980's. The topographic info used came off the USGS 7-1/2 minute quadrangle map. It, by error, omitted a 10' contour line that designated that it's a bowl; 15'-18' deep. Right in the middle of this sub-division is a low spot that economically, (we've done benefit/cost analysis) we couldn't breach the ridge, couldn't cut through the bowl to get it over into our Pond Creek, one of our major watersheds. We've done some acquisitions. Because of this closed-basin bowl, if you're in the bottom of the bowl it's too late for you; but if you're on the rim of the bowl it's just a matter of time before a storm event hits that either floods you, or your development is going to cause the people in the bottom of the bowl to flood deeper than they've ever flooded before.

Santa Rosa County implemented an ordinance that says you have to retain 100% with zero discharge of the 100-year critical duration storm event. So it's still a 100-year design but we also further stipulated that you had to use a Manning's run-off coefficient of 1.0. Asphalt has a .9 coefficient; most of the water that hits asphalt runs off. We made them use a 1.0 for the entire subdivision. That's a sheet of glass; every drop that hits it runs off. They had to build a pond that collected the 100-year 24-hour rainfall volume, which equated to over a foot per acre on the sub-division; 13.44" over the entire area. We have some tremendous drainage ponds that were built in this closed basin area. We didn't do it to punish anybody that happened to own property in the bowl, but we did it from a liability standpoint.

The unintended consequence of this zero discharge 100-year storm design for closed-basins is that in all storms less than the 101-year frequency, the people in the bottom of the bowl have less flooding because a certain percentage of that drainage basin has been cut off. The runoff that normally would go into the low area in the storm event is now captured up on the side of the hill and percolated into the ground. Now the routine flooding in the area is reduced drastically; not eliminated because we've not pulled the plug in that bowl or knocked a hole in the bottom of it.

Also in this 100-year storm implementation we designated what we call restricted basins. When someone comes in with a development, we ask them to have their civil engineer produce the positive discharge route. During a 100-year event they're restricted to 10-year discharge rate. They shouldn't make the flooding downstream any worse.

That's what we've done stormwater ordinance wise. We've seen dramatic improvements in some areas.

Stephen spent 10 years at county engineering reviewing sub-divisions and site plans; the last four years as Assistant Public Works Director trying to fix drainage deficiencies of the past.

Our hot spots are scattered all over the county. A lot are due to our topography. We've got some areas that are extremely flat. They may have a slight gradient to them; drain to areas; generally somewhat silty soils, sandy at the beach, some areas of clay, and some areas with an iron rock layer seven (7) feet below the surface that **perches** water. So our soils aren't the best and with real gentle slopes on most of our property, it makes runoff slow, so we have surface flooding. Even though it drains, we'll get surface flooding that is flowing water and it flows between houses, with the real gentle slope we have a difficult time cutting deeper ditches because we get down into the groundwater table or we've got no place to discharge it. So with shallow ditches, poor soils, and gently sloping property we get a lot of areas subject to surface flow flooding. And it floods our roadways and our lower older structures that weren't held to the new grading plan or the finished floor elevation ordinances that we have. In general we've got flat spots that cause flooding and isolated closed-basin bowls that are pretty well identified. These bigger sub-divisions, such as Holley-by-the-Sea and Avalon Beach, which were developed with no consideration for stormwater runoff or control, are some of our worst areas as far as soil, groundwater and slightly sloping property.

Most of our slightly sloping property will be riddled with isolated wetlands -because you get a slight depression and it collects organics and with a high groundwater table, we get all our wetland vegetation, so we have a lot of isolated wetlands throughout the county, which sometimes are regulated, sometimes are not, depending on how the Supreme Court rules. Now they're all about to be regulated with the enactment of Environmental Resource Permitting (ERP) through the Water Management District. For years the Panhandle, under District 3 DEP, regulated their own stormwater, and they only regulated wetlands that were contiguous to a flowing body of water. The Corps of Engineers regulated some isolated wetlands. That got changed with the Supreme Court ruling. Now we're going back into the Water Management District taking over the wetland permitting for the panhandle of Florida and they do regulate isolated wetlands for the protection of habitat. In these wetland area, the water runs to them and the water backs up and floods the development that's on the upland; it gets pushed right up to the edge of them. Paul could get into the details about regulating adjacent to wetlands.

Mitigation Plans

Mr. Furman explained that Emergency Watershed Protection (EWP) projects are administered thru NRCS (Natural Resources Conservation Service) through USDA grants. We use the EWP fairly routinely because we have great support from the local NRCS folks. They have a great working relationship with Washington in the USDA, so we have gotten millions of dollars in projects; a lot of them drainage related and some erosion, water-quality related. (**attachment**)

Drainage Capacity Improvements

The project the county is most proud of is our successful Floridatown project, which was a HMGP project. The Floridatown area is a gently sloping, coastal on the Escambia Bay bordering property, with poor soil, septic tanks that failed when the water table would come up due to heavy rains, a lot of sheet flow, and surface flooding. It was the #1 project on the *Local Mitigation Strategy*, when we got HMGP money in 1995. It took four (4) years plus to go through the complete project and to

have a finished product. A lot of work went into the Floridatown drainage project. It is to us, the poster child of money well spent on this HMGP. It used to have shallow ditches, a lot of sheet flow and septic tanks failing, Port-o-Lets floating away, and uninhabitable houses the next time it rained because you had no sewage disposal. In all of the recent heavy rains, we never got a call from Floridatown.

Other projects include enhancements to drainage structures. We upgrade as we can and as we have the funds and availability.

Retention ponds listed (attachment) were not associated originally with the development of a sub-division or commercial development. We don't take over the maintenance on commercial development ponds but we do on sub-division ponds when they're presented to us for maintenance. These retention ponds were put in to help mitigate localized flooding and to give that water a place to get off the street and out of the yards. For a lot of them we dig down until we hit a good sand layer so we got percolation and put in a sand chimney deeper than the pond bottom to try to draw water out of an area. These were all done within last 15 years.

Stephen Furman will email the *Retention Pond List* to Pat so she can put in a GIS layer make it a PDF and we can email it to Earl King.

Bridge Span Increases

We build our own bridges. We have our own bridge crew. As our bridges wear out we replace them. There are about 96-97 bridges in the county. About 5-6 years ago we changed methodology on building. We increased the span between our individual spans from 10 to 25 feet using steel beams instead of wooden beams. In doing that we reduced the likelihood of materials catching-up under bridges. Karen says we need hydraulic studies on all of these; we're working on it. We went to the increased span after doing the design and getting it approved by our bridge inspection firm that does all the DOT bridge inspections and still in most cases have a no-load limit bridge with 25 ft spans. We did go to 23 ft spans for a period of time, still increasing from 10 ft. between spans to 23-25 ft., which has reduced maintenance that includes removal of drift that washes up against bridges and has a fairly substantial impact on allowing floodwaters to pass through.

Potential HMGP Projects

Mr. Furman explained that we have seven (7) right now that were considered the top seven (7) in our *Local Mitigation Strategy*. We got overall approval for them. We got them designed with consultants, then went back and got it broken down into Phase One: Design and Permitting, and Phase Two: Begin Implementation. We got Phase One completed on all of these projects. They've been approved by DCA, awaiting FEMA approval (running their cost/benefit analysis). These are all drainage projects. All areas have flooding problems that we didn't feel like we could address without major expenditures for the county so we are seeking the grant money to do it. Those hopefully will be approved soon. Even with the current budget crunch we're in, Mr. Walker, our County Administrator is in favor of this because it's a one-time expenditure with a 25% match. If approved by FEMA, we'll go ahead and build all seven (7) projects. We will spend the 25% to get these done, instead of returning Phase One money. If we choose not to build the project, we have to pay back the Phase One money.

We have elevated some houses using the FMA money. There was an HMGP elevation there.

Karen has some pending Severe Repetitive Loss applications.

The County has supported a fair number of **CEBG** grants throughout the county for sewer work. A lot of sewer work is in areas that have poor drainage, high ground water table, slightly sloped, with no good place to carry the water economically. So the low-to-moderate income status of some of these areas has enabled the utilities, which are franchised areas from the county, to act as the applicant for the **CBGD** grant for the utility to run-in sewer in these areas. This is sort of flood related because they wouldn't have needed sewer as badly if their septic tanks didn't fail due to poor surface and sub-surface drainage.

Karen Thornhill advised that Santa Rosa County joined the National Flood Insurance Program (NFIP) in 1977 and got the first map. Navarre Beach was mapped in 1974. In 1977 there were Navarre Beach maps, Santa Rosa County unincorporated maps, Milton, Gulf Breeze and Town of Jay maps. Jay and Navarre Beach since have been incorporated into the Santa Rosa County maps. Currently we have digitized flood maps effective in December 2006, which incorporate everything in the county under countywide maps.

Santa Rosa County joined the CRS program in 1993; The City of Milton joined in 1997 and Gulf Breeze joined in 1993. Both cities are a Class 8. Santa Rosa County unincorporated is a Class 6. I want to move up. I know we can get to Class 5. We probably could have done that in the last cycle visit but we had just implemented the Coastal A Zone requirements and didn't have enough documentation for it. I was able to move to a Class 6 because we included items that the County was already doing, but didn't realize the items were CRS related.

The CRS *Floodplain Management Plan* is lacking severely. I submitted our *Local Mitigation Strategy Plan* to our CRS person, Sherry Harper with ISO, for scoring as a *Floodplain Management Plan*. Sherry sent it back to me with a crosswalk, telling me to show her where the specific CRS items were in the plan. She did not want to do that herself. That's why we didn't get very many points.

In our Floodplain Management Ordinance, we have freeboard three (3) feet for residential structures. Commercial structures don't have any freeboard, because they can be flood proofed, etc. Coastal A zone requirements extend from Highway 90 all the way down and around Avalon up to I-10 (have to look at map) all the way down around Peterson Point to the mouth of the Escambia River and then from along the south part of the county from the National Seashore to the county line. Then all of Navarre Beach is required to be built to V Zone standards regardless of what the map says. Freeboard there can be higher than three (3) feet. It's a barrier island.

We may have a problem with acquisitions on the beach because the beach is a leased property. It's owned by the state and leased to the person.

We have 698 repetitive losses. Just after Ivan we had over 1000.

Ivan took-out a lot of the older structures that were non-compliant because people weren't interested in hearing about mitigation. Ivan convinced them that they need to be elevated. Now a lot of the repetitive loss structures are compliant, even with our freeboard. There is no way to get mitigation dollars if a property meets the current requirements.

The NW Florida Water Management District is our Cooperating Technical Partner for our flood map modernization. They just got \$7 million to do a coastal re-study of the five counties from the Alabama state line over. There will be a little bit of money to study areas that are not on the coast. I've already requested one area that has been a major problem for us because it was mis-represented on the new maps. It's off Pine Blossom; County Club Estates. I also mentioned Holley-By-The-Sea: They may turn it into a Special Flood Hazard Area (SFHA).

If anyone knows of any other areas, tell Karen Thornhill so she can list priorities for mapping. That's a goal that she wants to set.

Karen stated that she wants to get us to a Class 4. I want to get all of the DOT benchmarks mapped on our GIS. I just received 57 of them yesterday. I got approval from the head office at Chipley to receive these. It took four months to get this approval. They are putting benchmarks on 89 permanent references monuments (DOT monuments). We can use this for CRS points.

Keeping the reference marks and everything else CRS related updated is a goal that I want to put down. Another goal is getting flood markers and a flood warning system for the Blackwater River, and the Yellow River, and gauges, that goes as far down as we can get it. Earl King states that the Flood Warning Activity in the CRS is a good place to get some points because you're probably doing some things right now that, if documented, could get more points. Karen states that we now have 48 points for being for being a Storm Ready Community.

Karen also wants Santa Rosa County's un-numbered A zones to be studied and mapped correctly. She explained that we have LIDAR that we're waiting for them to figure out how to stitch it together so that we can use it. We'll have good contours then. Right now the only contours we have are from those quad maps, which are pathetic. They don't really help us out because so much has changed since those were developed that they don't mean anything anymore.

Karen's top priorities are getting the maps right and maintaining, if not increasing, the CRS.

Sheila Harris concluded that she wants to update the attendees on what's going to be happening in the next month or so. Next week we will send out the community involvement letter, which lets the community know that we're doing this, and asking for input and will tell them when the first public meetings are. She'll send an email to remind the committee members:

- The South End meeting will be July 28th at 6:00 pm at the Oriole Beach Elementary media room.

- The meeting in Milton for the Central part of the county will be on July 30th at 6:00 pm in the **BFCC** meeting room.

Sheila stated that she will be working closely with Mr. King on what we need to do as staff to prepare for those meetings. I soon will set up a date for first Task Force meeting, but still have to get more people to come to the table. If anyone knows of someone, citizens, business owners, homeowners, please let me know. Karen has recruited a few, Peggy might know of a couple. An insurance agent, or realtors would be nice. We've been doing things to target that group. I will get on phone to contact some of them. **Peggy** stated that she knows Al Long, a realtor that lives by Taco Bell, where there is flooding, and his wife Cindy are interested. He's a realtor in Navarre. He's a good, honest person that will tell exactly what he feels. Sheila suggested that perhaps Stephen Furman could recruit, as he talks to a fair amount of homeowners.

For further outreach, Sheila had two separate interviews with *NW Florida Daily News* and *WUWF News*. We're going to put a survey like this or similar (**attachment**), on the county's website and direct citizens to the website to fill this out.

Pat, our GIS person, is attending some hazards training on July 1st that will help us not only with the flood mitigation plan but also for the overall hazard mitigation update.

Earl King reminds the attendees that when you look toward maximizing the points you can get through FMP in the CRS, many jurisdictions miss out on community involvement. FEMA is interested in the process. The process entails getting input from the community and getting them on the Task Force. Community involvement is very important. We also need community involvement at the end of the process, in October or November, where we will have a presentation of the plan and get their input.

Dan Hahn?? reminds the Staff to not forget to track your time; anything related to flood mitigation, for in-kind hours. Sheila explains that we have a match on this grant that we are planning to meet that with staff-time. Keep track of the time you spent putting together an outline in preparation for this meeting. Count time at the Hurricane Expo. Karen spent nine (9) hours on the Expo. Mr. Furman asks if Sheila is going to put something on the X drive so we can individually go in, so you can have a cumulative, running total? Sheila answers no, keep track of it individually. Sheila will remind Stephen very specifically to keep track of his time. Stephen will set up a spreadsheet.

Dan Hahn??? suggests that we should advertise the public meetings to the public as dual meetings, including the *Local Mitigation Strategy*, which can be tagged on. Why should we do four meetings when two will suffice? Paul is working on the crosswalk to see where we need to work on it. We have not had any meetings for the Local Mitigation Strategy update yet.

Sheila Harris asks Earl King, since we're undergoing the *Local Mitigation Strategy* update, is there a way to do an overall meeting for both plans? Earl answers that he

doesn't know if you can spend a lot of time doing the other things because you will probably need 1-1/2 hours for the CRS meeting. Sheila and Earl will make a determination on this soon. Sheila reminds that we are slightly behind on the Local Mitigation Strategy update. E. King suggests that flooding is probably by far the most significant hazard. **Dan Hahn** adds until a hurricane comes along: The wind part of a hurricane (damage-wise). Stephen Furman adds that if not while the flooding is happening, then we're dealing with it later, trying to address the problems that manifested themselves months ago, we're still cleaning ditches and things. With limited resources, it's a time-consuming process. Flooding from my perspective, in public works, is what we deal with the most.

Earl: King suggests that we can advertise these meetings as Flood **and** Hazard Mitigation. We could present it focusing 80% of the time on flooding.

Karen Thornhill adds that, in the CRS when you're doing your goals, if it covers all hazards you get more points; can we tie it in by saying that? E. King states that in the CRS program, only five (5) points are scored for telling of hazards other than flooding, and two (2) points for discussing the community's vulnerability to the previously described hazards.

Sheila Harris tells us that early next week I'll consult with the grantor, my contact, and let him know that because we're going through these efforts that are very related, but somewhat separate, at least for grant purposes, how can we do that and still keep everybody happy without having four-hour meetings.

Earl wants to meet with each of us separately today. He can meet with Sheila at the end of day. Stephen will take Earl to see some of our better projects in the Pace area, two elevations on Snapper, and hit the Saddle Club ponds and Floridatown, and the Santa Rosa County Sportsplex ponds.

Adjournment. Meeting time 1:21

Santa Rosa County
Flood Mitigation Plan Task Force Meeting
July 20, 2009, 1:00 pm
Milton, Florida

ATTENDEES:

Peggy Armstrong, Navarre Resident
Warren "Charlie" Brown, Navarre resident, Second Edition, Active in the community for past 30 years
Paul Miller, Planner with Santa Rosa County (SRC) Planning and Zoning
Trent Mathews, District Conservationist, Natural Resources Conservation Service and represents Blackwater SW Conservation District
Pat Bowman, SRC GIS
Karen Thornhill, SRC Floodplain Manager
Ginny Garrett, Milton resident
Stephen Furman, SRC Assistant Public Works Manager
Darryl Boudreau, Florida Department of Environmental Protection (FDEP)
Sheila Harris, SRC Grants and Special Projects Coordinator, and main staff support for this Flood Mitigation Plan
Dan Hahn, SRC Emergency Management Chief
Doug Lasater, Chairman of the Bagdad Waterfront Partnership, resident close to the water
Bill Semaine, Gulf Breeze resident since 1961
Randy Jorgensen, Works for the City of Milton
Larry O'Donnell, FDEP
Cindy Long, Milton resident in a flood zone
Ken Cromer, Red Cross
Darryl Boudreau, FDEP

Absent:

Dave Syzmanski, City of Gulf Breeze

Sheila Harris – Three Goals

1. Because our community experiences flooding periodically, our main goal to reduce the impact of the flood hazard
2. The second goal is to update the County's Local Mitigation Strategy (LMS)
3. The last goal is to make this plan a stand alone Flood Mitigation Plan, which would directly benefit those homeowners who have flood insurance.

Sheila Harris - The Task Force

- ☐ We have County staff on-hand as each of these members represents a different office and can bring good information to the table
- ☐ Citizens of the county who are involved in their community
- ☐ Members of community organizations and agencies

We are going to try to arrange having the meetings as a phone-in or other virtual meeting as it is difficult for some to attend with busy schedules and being farther away, such as the Town of Jay. They will participate but couldn't be here today.

The service organization, the Blackwater Pirates want to be involved in the planning process and are going to give some support to this effort.

We want as many people that want to participate as possible. We want representation from the Cities' Staffs and we also want as many residents, businesses, and organizations as possible that can help.

Sheila Harris - The Planning Process

In developing the Flood Mitigation Plan, the Task Force will be following a 10-step process (see attachment). The Task Force will mainly be concerned with steps 4, 5, 6, 7 and some of 8. The County staff has already accomplished steps 1 through 3.

Today we will address step #4, *Assess the Hazard*. We'll be looking at descriptions of the types of flooding that we experience in the county and to what extent it impacts the county.

We will try to hold the meeting length to 1-1/2 hours or less. Task Force members should attend as many meetings as possible and at each meeting we will have a specific topic that we'll be working on. You'll be getting an agenda in advance, so if there's any homework, such as gathering information, we will be letting you know that in advance.

Dan Hahn added that there are five topics that FEMA requires that we cover. Some we'll get done in one meeting, some might take two meetings, so that's four months, plus our culmination meetings.

Involving the Public

There are ten steps that will be used in the planning process. The step that requires involving the public in the planning process is 85 points, which is the most of any of the steps. It requires reaching out to the public and having public meetings. The first public meeting is Tuesday, July 28th in the south end of the county. The second is on Thursday, July 30th in Milton. These have been advertised in the papers and in news releases. We've sent letters to 170 people asking for their input and put the meeting notices on our website. If you know of anyone that can assist, let Sheila know or just bring him or her to the next meeting.

A survey has been put on our website because we need people, especially in the specific flood zone areas to tell us what they see as the problem and to tell us what they think we should do, because it may not always be obvious to staff. We also need the different regulatory agencies to bring anything they have to the table.

We're asking for input not only at the beginning of this process, but also once we draft this plan.

An observation was made that it seems like the owners of the properties on the Repetitive Loss list would be a group that has a vested interest in participating. Sheila pointed out that as part of our public involvement we will reach out to them, and we will let them know about the public meetings. Part of this Plan is public education, and reaching out to those affected homeowners and developing a list of priorities to help those homeowners.

Cindy Long added that she and her husband know a lot of people in the South End and the North End, and from church that would be extremely interested in participating in this Task Force.

Outreach Strategy

Karen Thornhill advises that we are going to make an outreach strategy. Some of the public outreach that I do every year is attend the BRACE Hurricane Expo and teach the Florida Surveyors and Mappers Society. I set up classes for insurance agents and real estate agents and Girl Scouts, etc. to get this Outreach Strategy CRS credit.

Karen Thornhill – The Community Rating System

The Community Rating System (CRS) is voluntary and is comprised of activities add up points. Currently Unincorporated SRC is a Class 6 (Classes range from 10 to 1, with 1 earning the biggest flood insurance discount). The City of Milton and the City of Gulf Breeze are Class 8. This FMP can assist all three communities in increasing their classifications.

We're hoping to get to a Class 5. Our consultant, Earl and Cathy King, say based on what they have discovered, it's possible to get to Class 4. There are no other Class 4 communities in Florida at this time. There are only eleven Class 5's in Florida, out of 227 municipalities, and only twenty-nine Class 6's. SRC is one of the top CRS communities in the state of Florida.

The Insurance Services Office representative, Sherry Harper, visits us every five years to audit our CRS program. She is willing to help us with this project, if we need her. At our last audit, we received only 85 points, out of a maximum of 359, for our Floodplain Management Plan. We are hoping for at least 250 more CRS points at our next audit, which will make SRC a Class 5.

Stephen points out that there are some real tangible benefits of the CRS to help the people of this county and a lot of people put a lot of work into that. It's not just about getting points.

Karen Thornhill - Improving the Cities' CRS Rating

If the County improves their CRS rating, then the cities could also go from a Class 8 to Class 5 as well. Karen does most of the floodplain management for the cities. If you go through the CRS Manual, you find items that you're actually doing, but you're not getting CRS credit for. You should set up a mid-cycle modification and have Sherry Harper come and re-do your cycle. The Cities have freeboard so you should be getting credit for that and all kinds of other credit. They just have to get the other documentation together and meet with Sherry Harper.

A goal that another Task Force member would like is to take Milton from a Class 8 to a class 5. He wants to know if anyone knows the amount of premiums that are paid out each year by a jurisdiction. Is there a way to find out what the citizen actually does purchase and what the savings would equate to? (Karen will get the information to him in 5 minutes).

Maps

Karen explained that the SRC FIRM maps are developed as a result of engineering studies called Flood Insurance Studies (FIS). Hydrology and hydraulics play a big part in that. Flood insurance rate maps are on our website and the FEMA map service center website. We have 147 maps. You can even tell if a particular house is in a flood zone based on these maps.

Pat Bowman, our GIS expert has maps on display at the meeting today. One of them is overhead imagery of that flooding in April that really devastated parts of Milton and just north of Milton. That will show why we're working on this.

Ginny asked Stephen if a prospective property buyer in SRC was interested in a farm field in Allentown to build a house there, and it had flooded, would this show up on a map on the website when they did their due diligence to purchase the property?

Stephen responded he doesn't think that our stormwater problem areas show up on GO maps. The GO maps are on the SRC website, where anybody can go and look at the aerial photograph, and look at various floodways. But all prospective homebuyers can get the information with phone call to county engineering, Public Works, or Planning and Zoning.

Karen explained that part of what they take into account when they do a re-study of maps, is drainage projects, and stormwater maintenance and can reclassify an area based on improvements, or problems.

Karen Thornhill - Repetitive Loss List

The definition of a Repetitive Loss (RL) property is any structure that has had at least two paid flood losses of \$1000 or more each in a ten-year period. We get a list every year of past and present RL properties. We haven't got 2009 list yet, and I expect the number is going to rise.

The 2008 numbers: We have 919 on the list; out of those 221 are previously mitigated (meaning either the structure is gone, elevated or it's been completely rebuilt with a new foundation, or it's been moved off the land. It means that that structure now meets all the current requirements). Right now we have 48 waiting for the owners to final their building or to call in for an inspection on the demolition of their structure or something of that nature. We're waiting to send them in to be taken and put into the mitigated structures column. There are currently 195 structures on that list that are compliant. In other words until the maps change, and the elevations on those maps change, there's nothing we can do to them, we can't get them a grant, we can't get them anything. The balance is 455. These 455 are the ones that we could potentially do something with. Unfortunately 75% of those are on the beach. It would take some major planning to figure out how to deal with that. It's going to take something of the nature of Hurricane Katrina, and FEMA coming in and putting base flood elevations where they adjusted them to the surge and we would actually have to adopt those adjusted base flood elevations and make people build to that.

A Severe Repetitive Loss (SRL) property is a structure that has had four or more losses in a ten-year period, or two or more losses with a total loss that exceeds the value of the structure, or it's had three or more losses where the total equals 50% or more of the structure's value. We have 39 of those on the list. We've submitted one from the RL list and one from the SRL list for grant applications for either elevations or acquisitions. We have twelve structures that are currently compliant, and the balance is 25. Out of the 25 there are three condominiums. After Ivan, a damaged condominium was imploded out on the beach.

The properties I have the most problem with are on the beach. One of our biggest problem areas was in the River Road area, North Airport in the 70s and 80s. The reason for that is that one time the whole beach belonged to Escambia County. Then we got them back. That's when our numbers went from 116 to 500 and it's gone up from there.

A Task Force Member asked if the RL list was public information? Karen answered no, that is covered under the Federal Privacy Act. We can make up a map, but we can't give a specific address, or any information on the owner, or any information on when they were flooded.

Flood Insurance

Karen Thornhill explained that when a property is added to the SRL list, their flood insurance rates would go up, because they will then be paying actuarial rates that are extremely expensive. Up until that time all flood insurance premiums are subsidized.

The flood insurance claim payments are based on the market value of the structure before the damage was done; it's not the replacement value.

Karen told that she lost her home, which was in an "X" Zone, to Hurricane Ivan. She explained that 26% of all flood claims come out of the Zone "X", which is the area of minimum flooding. It doesn't matter if you're in a Special Flood Hazard Area or not, everybody lives in a flood zone.

Dan Hahn stated that as a county employee, I'm making sure that we're saving taxpayers as much money as possible and I believe that decreasing the CRS classification is the best thing that we can do because it's something that people can see on their flood insurance bill. I've got flood insurance and will continue to renew it, just to make sure I'm practicing what we're all preaching by getting flood insurance myself.

Stephen reminded us that there are a lot of misconceptions in the public about the flood zones. Because a property doesn't fall within a designated flood zone, you can't buy flood insurance. This is false and it's a dangerous fallacy. You should always be aware of what could happen on your property regardless of whether you're in a flood zone or not.

Types of Flooding in Santa Rosa County

Types of flooding include riverine, coastal, overland, sheet flow, ponding, and isolated flooding in those areas that are not generally mapped.

Coastal flooding is caused by storm surges, riverine flooding is usually excessive rains, even north of us in Alabama and the next thing you know you're flooding down here.

In 2004 we had general flooding in the peninsula. It was pretty well recognized by FEMA that came just from rain.

A Milton resident told I live in the compliments of Coldwater Creek and Ernest Mill Creek between Milton and the City of Munson and saw the creek rise approximately 15 or more feet this spring and began to encroach on my property.

This past March we had some areas that in local recollection had never flooded, but due to the intensity and amount of rain we had properties that flooded in isolated low spots that hold enough water that it caused some structural flooding. We had some flooding up in the central and northern parts of the county where there's no other record of flooding before.

Coordination with Other Community Activities

A question was raised regarding if we know if the adjoining counties have good plans that we could use as a starting point? Sheila answered that Escambia recently updated their LMS and they are in the process of getting the State to review it, but she hasn't looked at Escambia's or Okaloosa's Flood Mitigation portions. She feels that the FEMA guidelines on Hazard Mitigation and the CRS guidelines show what the plan should look like. We have a hazards software tool that can use to do projections on what the impacts of a flood might be. It's just a matter of pulling all of those tools together and pulling all the right people to the table. They are on our public involvement list and have received our letter telling them that we're doing this in our county and we want to know if there's anything they can add to our discussion. So we are taking into our consideration what they are doing. I will suggest that to our consultant to reach out because we do experience similar issues in both counties.

Dan added that we're nine months behind Escambia County in the LMS process. I don't know if they have a specific flood plan. It's just a component of their LMS. We got the only planning grant in the state of Florida so we're going to take advantage of that and make ours better than anyone else's.

Paul stated that it's important to me because I'm writing the multi hazard LMS plan and one of the weak points is the flood area. This will help greatly to bring that up to speed. I also deal with the Comprehensive Plan. So trying to tie all three plans together is going to help not only the County, but a lot of the citizens, because one of the things we're trying to do is to determine where are the best place to put businesses, houses and obviously the floodplain is one of the places not to put them. So if we don't know where they are, somebody's going to build there.

Another Member wondered if this plan is County and Cities from what I understand so it would be good if whatever comes out of this should certainly be in tandem to what's in the Comprehensive Plans and the Comp Plans need to be adjusted to it.

Completed Mitigation Projects

Mr. Semaine pointed out that the last flood in Gulf Breeze was from an elevated water table in 1975 and since then they've improved the drainage system quite a lot. They got some pumps in strategic areas also mobile pumps if necessary. Is that recognized by FEMA or the insurance companies? Sometimes, one of the problems was that they couldn't get the pumps working; it took two days. Once they got the pumps working then the elevation of the water went right down. Most of the flooding in Gulf Breeze comes from rain and an elevated water table. We pump a lot of the water into a canal, which goes into the bay. We've got to either treat it or pay for somebody to examine it before it goes into the bay. The water has never been in my house. I have my ductwork underneath my house and it's elevated. It's usually the ductwork that gets it.

Stephen told us that overland sheet flow and ponding are the flooding that Public Works Department usually is more involved in. We can upgrade culverts; we can clean ditches, and open up waterways, for example. For some areas there's no defense and we use the classic example of our Saddle Club sub-division that is a very large bowl of 158 or so acres. Years ago a developer decided to put a sub-division right in the bottom of that 158 acre low spot and at the time it had been quite dry for a number of years and it looked like a very nice place to build roads and houses and the contour maps that were in existence at that time didn't truly indicate that it was a 10-foot deep bowl. It looked like the water should flow on off to Pond Creek but when we got into some heavy rains in the late 80's it became evident that it was a bowl and there was nowhere for that water to go and houses flooded that were in the bottom. The county did some mitigation, and we bought pieces of property. We built a retention pond and few years later it rained harder and the few houses that were still there flooded deeper than they had ever flooded before even after we had dug retention ponds.

When I started with the County back in 1995, it was right after hurricane Erin hit and we had federal disaster money that was allocated and the County went to their LMS list and picked the worst area in the county that they felt had the greatest benefit to the greatest number of citizens. That was the Pace area in the Floridatown community where there was surface flooding in the C Zone (changed to X Zone later), an area of minimal flooding. Yet when it rained, water would run between the houses anywhere from three to six inches deep during a normal rain event. Water would be completely over the roads and flowing like rapids between the people's houses. The septic tanks failed, sheds and houses were going underwater, so the county took this LMS allocated federal money and we did \$4.5 million drainage project in Floridatown. So I've witnessed the good that can come from having projects on the list and mitigating the flooding efforts, but it was very expensive. There's a lot of good that can come out of this.

Then there are the LMS all-hazards as well. Currently the county has 7 projects on the LMS list that have had the engineering done and paid for and we're waiting to see if the Federal Government will fund their 75% of the construction cost.

Future Projects

Stephen: The Flood Mitigation Plan is one element in the all-hazards LMS plan that the County has to update. We rank projects in the different municipalities and the County. If a project is on that list and we get declared a Federal Disaster Area, or other funding becomes available through the federal government, then the items on the list are on a short track as far as the funding goes. If a bad storm does hit us, we are optimistic that our LMS process will be at such a stage that we can pull projects off and can try to implement a fix. So this Plan will go a long way in helping us rank and quantify those projects.

We will be specifically identifying problem areas in the County that need infrastructure, but also looking at the RL list and trying to find out who are the best candidates, who's ready for this, who has the potential match dollars. You could say that we will have a lot of our homework done with this plan.

The City of Milton put in approx 45 projects to the mitigation plan for its consideration last Thursday.

Sheila noted to Mr. Brown that the seven stormwater projects that we are hopefully going to implement are in the South End.

The Mitigation Process in Santa Rosa County

When we're trying to assess a particular area we look back at the history and try to keep it on our GIS maps and Pat puts together good documentation, but it doesn't mean that we don't have other hazard/flooding areas that will manifest themselves in the future. It's just a matter of time before we know, but by that time often there are already houses there, so we're constantly evaluating hazard areas and what we can do to try to mitigate them.

The FMP will touch on some of the things that we can do to mitigate these various hazard areas, by putting in retention ponds or digging ditches or culverts or sand chimneys, or other tools to try to solve some of the problems. That's where the Public Works department has to anticipate the flooding areas and once we find them, try to mitigate before any structures flood.

A Task Force member cautioned that especially in the cities and incorporated areas, when you begin the mitigation process, the frequency of the storm is directly proportional to the cost of mitigation and the mitigation might serve one area well and two blocks down the street is all of the sudden inundated. I would just caution the people representing cities here.

Dan Hahn stated that we in Emergency Management spend a lot of time driving around the Milton area trying to figure out how to mitigate against flooding. For example, we're trying to get better river gauges, just upstream, that will tell us what the river is doing so we can call the citizens and tell them the river what the river is going to do. We're trying a lot of things to alert the citizens. Flooding is going to happen, there's nothing we can do about it. But we can inform people better and prepare them better. Obviously, part of that preparation is not building on a barrier island, but we don't have a lot of control over that.

Regulations

Stephen: Any new development internal to the county is designed to a 100-year storm frequency. But in areas that are not in designated floodways, or that have base flood elevations established, there's no criteria. When they build a residence, there's lot grading requirements where your finished floor has to be 8 inches above the grade and the outside has to slope away, but it doesn't mean that your whole yard isn't going to be three feet under water. You can do all those things and still not protect yourself from isolated flooding.

For new sub-divisions that are built their engineers have to look at positive drainage away from the entire site and they have to put in stormwater ponds and piping and they have a grading plan for the sub-division that shows which way the lots have to be filled and graded to meet their overall design. Typically our problems are not occurring in sub-divisions that were developed in the last 7-9 years since we had the 100-year storm design criteria and the lot graded. It's just when people buy a field or inherit farm property and sell lots and the builder has no idea that the field goes two feet under water when it rains hard. And we've got a house that, even though

it meets the lot grading requirement, it's going to go under water when it rains hard. Those are the ones that are hard to defend, and we're combating that by looking at these flood events and keeping track of areas that do flood and red-flag those parcels as known problem areas, subject to flooding and alerting the owner or builder to that fact.

Darryl asked if the scope of this project is for what's already an issue (the endangered properties), or expanding that to say how do we prevent additional properties from making it to the list? [Answer – yes]

DEP and stormwater rules changed in October 2007 where we're going to control runoff or volume and additional water quality, so that will help. Are you aware of that and is it in the Plan? Karen said, no, I didn't know that that had happened. Yes we get points for that type of thing. Stephen added that Santa Rosa County's regulations that are already in place in most instances meet or exceed the ERP standards. So it won't be a super net gain, but they do regulate some areas that we don't, as far as along the coastlines.

Sheila: Part of this plan is to identify possible changes to county regulations that could benefit us; we'll be looking at the benefits of that, weighing the pros and cons.

Darryl: One of the big features of the ERP besides regulating the volume is also the maintenance entity. Up to this point we didn't regulate it. What that means basically is when somebody comes in and builds a stormwater pond, we look to make sure it's built to compliance. However if that gets sedimented-in or gets clogged, under the new rules it's required as part of the permit that they identify who is responsible for maintaining it, and I believe they also have to buy some sort of insurance to prove that they can maintain it. Stephen noted that there are inspection reports that have to be turned-in once every couple of years, so that's a fairly major improvement.

Darryl: The State has a specific scope which does not extend as far as the counties can usually go, and a big part of this would be that the planning & zoning, where you stay out of the wetlands, you have the buffer zones, and helping strengthen some of those areas to keep people out of it, but also when you're building don't allow clear cutting. It's not something that we can regulate but it's a real good idea. For example Jubilee went in, clear cut, went bankrupt, and now you have all this vacant land that has no trees, no vegetation, the sediment gets into the streams, gets into the stormwater systems, clogs it up.

Mitigation Funding

Sheila - This Flood Mitigation Plan development was funded through a Flood Mitigation grant because they understand that planning is just as important as implementing the projects. Because 75% of the cost of this planning is funded by a grant, we were able to hire a consultant that you will meet at a meeting in the near future. The consultant's name is CRS Max Consultants, and they specialize in helping communities improve their CRS ratings. They will take all the information that we come up with at these meetings and will put it into the actual written plan. They also have other items they'll be doing such as heading up the public meetings.

Last year we had a public meeting and invited the SRL property owners and explained what mitigation was, what different activities they could do. We had the consultant from the State there and those that were interested in pursuing a grant application worked with the consultant directly, since it is very technical and time consuming process. About eight to ten homeowners got an application in. They're still waiting since last October to find out if their mitigation was funded.

Darryl explained that the State Revolving Fund Loan money is available for stormwater and wastewater projects for a good way to access low-interest money. Sheila knew of the fund and asked if you know if that money can be used as a match for FEMA Hazard Mitigation funding for the seven projects that we have on our mitigation list. Our match alone on those is easily going to be a couple million dollars. Darryl thinks so, because it is a loan, not a grant, but will check on that to be sure.

Culverts and Bridges

Darryl explained that bridges are environmentally better than culverts because a bridge doesn't restrict the natural flow of water. Stephen said that the Public Works department has increased the bridge span and changed construction practices. We used to have 10-feet between each bent and now we have 25 feet between each so that is a lot more open area underneath the bridges.

Darryl noted that if a road is flooded, instead of replacing a culvert, putting a span in is better. Items like that would be incredibly helpful from the FDEP perspective.

A Task Force Member from a regulatory department tells of how many applications we have processed for culvert replacements. I would like to systematically identify all the culverts in the County, and to prioritize and implement a plan to replace all the culverts in the County. During major rain events the older culverts don't work. They get overtopped, they get blown-out. Bridges are ideal but I know there's a cost factor there. If not bridges, then box culverts, open-end culverts, or arch spans, etc. I'm starting to work with Eglin AFB about the culverts there. They told me that they have 284 locations that they want to discuss and they have a projected plan over the next "x" amount of years.

Wetlands

Darryl: The current target for the FDEP to begin to regulate isolated wetlands is January 1, 2010. I think we could work together and a part of the strategy could be is mitigation banks for wetlands. As a developer or a homeowner comes in and needs mitigation, they just basically pay the County for "x" acres of impact and you could use that to purchase and maintain these sensitive areas that really should not be built in. Larry is the expert on that topic.

Darryl mentioned that identifying wetland areas is critical. So many people buy their dream home in Florida and want to clear it, and we then tell them you're in a swamp. Nobody told them that, and the realtor has come and gone, and what can we do? Then we're the bad guys because we're telling them they can't build here. We try not to say no, and we try to work with them. But maybe that 5000 sq ft home gets reduced to 1500 sq ft.

Stephen noted that the County does not regulate wetlands.

Septic tanks are another issue. Septic tanks and wetland don't work too well together.

Sensitive Information About the Environment

A question was raised of how much environmentally sensitive information can be released to the public, because you don't want everybody knowing where every Petra plant bog is, or where every Panhandle Lilly is, or where the woodpeckers are, because people will kill the woodpeckers for food, for example. We had some GIS layers on our website and were told to take them down, that they were sensitive.

Stephen mentioned that he tells people every week that a property that they're buying is 80% in the wetland. The National Wetland Inventory map is just a guideline based on the soils, etc. I'm strongly recommending that people hire wetland consultants. I think that we're not necessarily releasing information about endangered species in the wetland environment, but we can tell people that it appears that the property might have a wetland on it, or running through it, it's important for them to get a consultant.

Another speaker wonders if we can combine two of our GIS layers, kind of like an environmental notification layer, where it doesn't specifically list anything. It would be a flag when somebody wants to build a house there, we don't tell them what's there, but it's a recommendation.

Karen noted that we never do tell them what's there; we always say it's possibly a wetland and they should contact DEP. It's your risk, we're not going to tell you what's there. That's not our job.

The Next Task Force Meeting

The public meetings will be July 28 and 30th at 6:00 pm, and we encourage you to attend. There will be the same agenda for both meetings.

The next Task Force meeting will be Monday, August 10th at 1:00 pm at this same location. We'll try to keep it shorter to respect everyone's time. We will check to be sure the room is available on that date. We will discuss the specific flood hazard in the County and go into more details.

Meeting time 1:40

Santa Rosa County
Flood Mitigation / Local Mitigation Strategy Community Meeting
July 30, 2009, 6:00 pm
Milton, Florida

Earl King informs all that the meeting is being recorded. Thank you all for coming; it's great to see citizens who care about important things. Hazard Mitigation is an important element of living in this area. Being here tonight demonstrates being a good citizen and caring about what's happening in your community. I'm the Vice-president of CRS Max Consultants. Santa Rosa County (SRC) has retained us to help make a Flood Mitigation Plan for the county and what we're doing here tonight is a part of that process. I want begin by introducing the team that we're working with here at SRC. I've been very impressed with this group of people. They are knowledge, professional, hard working and very personable and it's great to be working with such a group:

Our chairperson is Sheila Harris, Grants Coordinator and Special Projects Coordinator
Karen Thornhill, Floodplain Manager and the CRS Coordinator
Stephen Furman, Assistant Director of Public Works
Daniel Hahn, Emergency Management Plans Chief
Paul Miller, Planner III
Pat Bowman, GIS Maps
No other Task Force Members are present.

Mitigation is an attempt to try to lessen the effects of natural hazards, such as hurricanes, tornadoes and flooding. A study was done that shows that for every dollar used for mitigation there is a savings of four dollars from what would have happened if you hadn't done that mitigation in advance. Mitigation helps to protect life and property and helps to rebuild quickly. There are several areas of mitigation, including regulatory, emergency management, and infrastructure.

There are 10 steps to the process of creating a Flood Mitigation Plan:

1. Organize,
2. Involve the public.
3. Coordinate
4. Assess the hazard
5. Assess the problem
6. Set goals
7. Review possible activities
8. Draft an Action Plan
9. Adopt the plan
10. Implement, evaluate and revise the Plan

Tonight, we're fulfilling Step 2, *involving the public*. We're going to make presentations to give you an idea of what's involved, what this county does for you and then there will be an

opportunity for you to share with us concerns and questions or information you may have about flooding or any other hazard that you would like to address.

Please complete the Questionnaire that we have distributed.

Daniel Hahn – Hazards

Daniel distributed the *Santa Rosa County (SRC) Disaster Guide* to all present. This guide includes all of the hazards that affect the County, including:

- ☐ Hurricanes
- ☐ Tropical Storms
- ☐ Flooding
- ☐ Land Erosion
- ☐ Severe Storms
- ☐ Tornadoes
- ☐ Thunderstorms and Lightning
- ☐ Winter Storms
- ☐ Heat Waves and Drought
- ☐ Wildfires

Emergency Management – Some of the ways that we keep the public informed are:

- ☐ Alert warning system. You can go to the Emergency Management webpage and sign up for “Breaking News”. Every time we get threatening weather reports from Mobile, Alabama Weather, we immediately email or text it out, depending on how you signed up for it.
- ☐ NOAA radios
- ☐ Local media. When there’s a high-risk storm coming through we’ve had the media come to our Emergency Operations Center to interview people about what’s going on.

Monitoring Systems:

- ☐ Mobile, Alabama Weather informs us; they’ve got radar and we don’t.
- ☐ Weather stations throughout our county, with ham radio operators who monitor how much rain there’s been, how fast the wind is blowing, etc.
- ☐ State conference call. The state tells us what’s happening. They get a lot of high-speed weather from the Hurricane Center and from Mobile Weather and Tallahassee.
- ☐ River gauges on Coldwater Creek, Blackwater, Yellow and Escambia Rivers. We look at them almost daily to see what the elevation is on the water. It’s accessible to everybody. It’s color-coded to tell you when it’s getting closer to flooding.

Emergency Response Plan – We have a Comprehensive Emergency Management Plan in the County that’s reviewed for updating every five years and it’s under review right now.

Business continuity initiatives are in place for anybody that owns businesses. We’ve procured funds, through public and private partnerships, to create Business Emergency Response Toolkits that all the Chambers of Commerce have to give those away free to businesses in the county.

Individual responsibility. After a hurricane you should be self-sufficient for 72 hours. .

Evacuation - We have lots of tools that allow us to make a plan for when to issue evacuation notices. We've got a lot of information in the Disaster Recovery books I gave you and also on the internet. We check with our neighboring counties before we start evacuating. We don't make these decisions independently.

Critical facilities - We've got about 80-90 facilities in the county that carry chemicals that are dangerous and we know where those are and we want to protect those because we don't want the building that has the chlorine cylinders to be blown down and then have it heading toward your community.

We also know where all of the lift stations are, because it's pretty bad when you can't flush. Water can cause those things to back-up and become an issue. So we track where all of our critical facilities are and in fact we're in the process of trying to write a critical facilities plan to increase our ability to mitigate some of those issues.

Stephen Furman

We have tried to become very adept at recognizing the problem of flooding and what we can do about certain situations and also advising people ahead of time what property may be subject to flooding.

Stephen spoke about infrastructure mitigation, the history of regulation changes in the County, the problems associated with restricted basins and closed basins. He explained the necessity of the wider street requirement in sub-divisions.

Routine Maintenance is another mitigation strategy utilized by the County. We do our best to maintain what we have, and upgrade, when possible.

Major Projects - We have major projects on a very large scale. We unusually go after grant money for the big projects. It's a 75/25 match, meaning the County will pay 25% of the total construction. Things are real tight right now with budget cutbacks. Stephen spoke about how Community Development Block Grants (CDBG) to be used in low to moderate income areas of the County for drainage problems that can cause septic tank failure. About elevating the Navarre Beach lift station, and how the County has put storm shutters on seven County facilities, so they can be open and functioning immediately after a storm to be able to respond right away to emergencies in the County.

The County has seven major drainage projects pending, all of which are in the south end of the County, due to that area having the most critical drainage problems in the County. That was based on the research conducted by our LMS Committee. All of these projects have gone through rigorous cost/benefit analysis by the County and FEMA in Washington, D.C. before they qualified for grant funding.

Floridatown is one of our most successful major projects. Back in 1995 we received some grant money because of hurricanes Erin and Opal and the county, as part of our Local Mitigation Strategy, put \$4.5 million into fixing some problems in Floridatown. It was an

area where we had a lot of overland flow; the roads would go underwater; water was flowing six inches deep between houses; septic tanks were failing. It was affecting hundreds of residents. During all of the recent flooding events, including March and April of 2005, March of this year, and all the hurricanes since 1999, we haven't had a single call from Floridatown about flooding problems. We fixed the problem and it increased the quality of life for a whole community. That is a success story that we'd certainly like to repeat.

Roads and Bridges - We are continually upgrading our structures. As materials got stronger, and our technology got better, we got better bridge building. That is a capital improvement that costs quite a bit of money. It's something that has a lot of long-term drainage benefits.

Utilities Mitigation - SRC currently owns and maintains the water/sewer utilities on Navarre Beach. We're migrating the damage to utilities caused by flooding. We encourage utilities to put in generators because of thunderstorms, hurricanes and these types of events that shuts off power. That can effect your water supply and sewage collection.

Karen Thornhill

Types of flooding in the County include riverine, coastal, overland sheet flow and ponding.

Yard flooding is a major problem in Santa Rosa County. To receive grants for mitigation, we need documentation of this flooding, such as pictures, measurements of the depth of the flooding, if the flooding was into the house, etc.

Community Rating System is a voluntary program that gives a discount on your flood insurance, from 5% to 45% off the premium price. Unincorporated SRC, which includes the Town of Jay, is currently a Class 6. The City of Milton and the City of Gulf Breeze are currently a Class 8. The discount for a Class 6 is at 20% off the flood insurance premium. If we get to a class 5, which is our goal, the discount will be 25%. Currently there are only 11 Class 5's and 29 Class 6's in the State of Florida. It's difficult to get as far as we've gotten.

Flood Maps are now digitized. All the data came from a flood insurance study. It is a long, arduous process to update the maps. The flood map of the north end of the county hasn't been updated since 1985. All of our digital maps are available on the internet, they're available on our SRC GO maps, and the FEMA website. Paper copies of the maps are available at the local library. There's a lot books at the library about flood mitigation, floodplain management, and how to protect your property, utilities.

Enforcement - I work for Development Services, specifically in the Building Inspections Division. . I look at every building permit that's submitted for the County and the City to check it against our County floodplain management ordinance. I work in a regulatory agency and have to enforce what the County Commission puts into our land development code.

Elevation certifications and other flood related documents are kept in filing cabinets in my office. If you need one for any reason you're welcome to have a copy.

Flood Insurance – I recommended every person in the county get flood insurance, whether you're in a Special Flood Hazard area or not. 25% of all flood claims come out of a Zone "X" which is an area of minimal flooding. I live in a Zone "X" and I lost my house to Hurricane Ivan.

Repetitive Loss structures are any structure that have had two or more claims in a ten year period with a payout of \$1000 or more. SRC gets a list every year of every structure that meets these criteria. We'll get our new one sometime before the end of September. Our 2008 numbers are:

- We have 919 structures on the list
 - 221 of those have already been mitigated
 - 48 of them have either
 - been demolished and I'm waiting on the contractor to finalize the permit, or
 - they're building a new house, or
 - they're elevating the current house, or
 - they're moving it. I've got to wait for those 48 before I can send them off to get them added to the total mitigated structures list. We have 1 that is pending on that list. I have 2 on the SRL that I'll talk about next
 - 196 are fine. In other words they meet our current elevation requirement; they meet FEMA's requirements and therefore there's not much I can do. I can talk to them all day long and ask, did you ever think about elevating the structure, you may want to go up a little higher. Until the maps change, there's nothing I can do to help them.
 - 454 on that list that I would love to be able to talk to and get elevated, or moved or demolished or rebuilt or something to help them get off that list.

Severe Repetitive Loss (SRL) – This is new; maybe about 6 years old. SRL's are the ones that flood over and over and over again. Basically, the payout has exceeded the value of the structure. Currently we have 39 structures that are on that list and 2 of them want to get a grant either for elevation or rebuild. 12 of those are compliant. We have 25 that don't have any interest at all. In the past we've mitigated these properties; 4 by acquisition, 4 by elevation and then the 3 that I just talked about.

Different kinds of mitigation activities that can be done include elevation or a second story conversion, which is where they take an original home and they create the bottom as their parking/storage area and the building access. The house is added to the top. There's also re-location where they move a house out of the special flood hazard area to another location. There's an acquisition, which is actually a buy-out. There's demolition and floodproofing. Floodproofing is generally for commercial structures because it's required that it get certified every year.

Education and Outreach – I currently practice with the Florida Surveyors and Mapping Society. I teach realtors and lenders about special regulations. I set up classes for insurance agents through the National Flood Insurance Program. Daniel and I go to the BRACE Expo at the Pensacola Civic Center every year. We have a booth and talk to anybody that's interested. I invite all kinds of folks, from citizens, contractors, insurance agents, real estate agents, girl scouts. I educate contractors, citizens. I talk to everyone

Paul Miller

The Planning department is in the background. Our approach is really regulatory in the sense that what we're trying to do is to take all the regulations that we get from the state government and turn those into goals and policies for the county in order to meet the demands of the citizens in their best interest.

Plan Integration - We have four plans in the County that relate to flood mitigation. One is the *Comprehensive Plan*: a series of goals, objectives and policies, some of which are future land development, transportation, recreation, conservation, and infrastructure. There's a cross connect between each of the topics so that you can see how the different areas interact. Some of the specific flood mitigation issues in the *Comprehensive Plan* are

- stormwater management, or a drainage plan (what most people call it),
- density of development limitations in environmentally sensitive areas. There should be less density in those areas than in areas where it's high and dry like Highway 90 where we have all the commercial development
- physical limitation that we've imposed on things such as impervious surface areas, how large of a parking lot do you need, or how big of a building on a particular area where there should be a certain amount of that ground clear, so that the rain that falls can get down into the aquifer rather than just funneling or washing off into the next guy's property.
- clustering development is another way that we try to control some of that density if we are near wetlands for instance. We can cluster the development, keeping away from those environmentally sensitive areas.
- Setback requirements are another thing that includes both buildings and septic tanks
- buffer requirements, including the wetlands where you can develop, to an extent, up to the wetlands. However there's a buffer area, normally like you would think of as your back yard, where you have to stay away from the wetlands, to protect it.

The next document is the *Land Development Code*, which implements all the policies that are in the *Comprehensive Plan*. It uses a variety of methodologies to do that. Some of that is in the form of guidance. Some of it is procedures for floodplain management. It gets into the determining aspects of development that comes under planning and zoning. Also included are things such as anchoring structures to the ground and limiting what types of structures can go in certain areas, especially the flood hazard areas. Mobile homes are not permitted in those areas. We also include in the *Land Development Code* a series of construction standards including controls that apply to utility systems and prohibiting construction in the floodways.

The other two documents are the *Local Mitigation Strategy*, which includes all the other hazards discussed previously and the *Flood Mitigation Plan* that we're going to draft for the first time, because of the magnitude of the flooding problem that we have. We're drafting it as though it's a stand-alone document that will also be incorporated into the *LMS*.

Pat Bowman

Pat spoke about the GIS Department's capabilities and the important role the maps play in flood mitigation and floodplain management.

Sheila Harris

One of the things I do is solicit and procure hazard mitigation projects for both county projects and for homeowners. We have to have *plans* in order to get the mitigation funding. Florida requires each municipality that wants this money to develop these plans. We also have to maintain them. We are in the process of updating our Local Mitigation Strategy (LMS) to get the mitigation funding necessary to complete the projects recommended in the Plan. We are also developing a Flood Mitigation Plan because the one that we currently have isn't meeting the County's needs.

Grants - The state has several grant programs that recognize the LMS. If you don't have a plan, the state won't do grant business with you:

- ❑ We have done a lot of the Emergency Management Preparedness and Assistance Trust Fund through Emergency Management
- ❑ The Florida Communities Trust Program has been instrumental in helping counties purchase land for conservation and other projects
- ❑ Community Development Block Grants (CDBG) has helped lots of different areas. We've been able to do a lot with removing septic tanks and putting residents on sewer
- ❑ Residential Construction Mitigation Program that is handled by our Housing Program

There are several federally funded, state-administered mitigation grants that recognize the LMS. These are the types of grants that my office would try to get:

- ❑ Flood Mitigation Assistance Grant, which is how we were able to get funding to develop a Flood Mitigation Plan
- ❑ Pre-Disaster Mitigation Grant
- ❑ Hazard Mitigation Grant Program
 - The Hazard Mitigation Grant program is for when we have a disaster that's declared both at the Federal and State level, and depending on the amount of damage, FEMA and the state will allocate a dollar amount to that area. They look at how much individual assistance claims were made, the public assistance claims that were made from governments, and they give the county "x" amount of dollars to complete the mitigation projects that you have on your list. That's how we were able to fund the Floridatown project and these seven stormwater projects that Stephen mentioned previously
- ❑ Repetitive Flood Claims Grant
- ❑ Severe Flood Claims Grant

Each one has specific areas that they target.

Mitigation grants usually have a specific time of the year that you can seek funding. It's usually a competitive process, which means that they will pick the projects that have the most benefit. There's usually a 25% local match required. You must demonstrate that the project is cost effective, so that they can see the money that they put into it will have a greater benefit than if they didn't do the project at all. These applications are very complex and require a lot of technical information.

A project has to be identified and prioritized on the LMS and has to show that the project is cost effective. The seven stormwater projects were submitted as a result of Ivan and Dennis allocations in 2004 and 2005 and just now are making the determination of whether or not they meet the benefit cost. They have to put it through a very rigorous analysis.

Hazard Mitigation for Homeowners - sometimes we're able to allocate the money that we receive as a result of disasters to homeowners to do a variety of mitigation projects, such as shutter projects. As a result of Dennis we allocated a specific amount to sixteen homeowners for shutter projects. If it were decided that a certain amount is going to go toward homes, then we would start up an application process and have a way to prioritize. We would look at what the benefit would be to that home, if it has some sort of historical significance, and other factors to limit the number, because there won't be enough money for everybody. In this case the county would administer the project on behalf of the homeowner. Then the homeowner would be responsible for meeting any required match. If they're on the RL list or the SRL list there are specific programs that are targeted to helping those homeowners. FEMA and the State, through the National Flood Insurance Program, realize that paying the money now to mitigate these homes is more cost efficient than continuing to pay out flood claims. In this last year we helped three homeowners with those applications. It's not a quick process; they are still waiting since October of last year to hear if their projects are going to be approved.

A Public Comment Period followed the presentations of the County Staff members.

Earl King thanked everyone for coming. I think you can tell from what you saw tonight that these people are very knowledgeable. We'll have another public meeting in October to present the draft Flood Mitigation Plan to the Public. Please come back for that meeting.

**Santa Rosa County
Flood Mitigation Plan Task Force Meeting
August 10, 2009, 1:00 pm
Milton, Florida**

ATTENDEES:

Sheila Harris, Grants Coordinator/ Special Projects for Santa Rosa County (SRC) will be leading the meeting today.

Stephen Furman, SRC Assistant Public Works Director

Trent Matthews, District Conservationist, United States Department of Agriculture and Natural Resource Conservation Services, Blackwater SWCD

Julian Cooley, Geologist for Environmental Department in SRC

Karen Thornhill, SRC Floodplain Manager

Pat Bowman, SRC Computer, GIS Specialist

Linda Bauer, Department of Environmental Protection, SLERP, Engineer

Larry O'Donnell, DEP, Wetlands and Special projects

David Bellamy, Resident, Tiger Point Area Homeowners' Association

Paul Miller, SRC Planning and Zoning, Long range comprehensive planning

Ginny Garret, Milton resident

William R. Semaine, Gulf Breeze Resident

Al Long, Local Realtor/Resident of Milton

Cynthia Long, SRC resident, Milton

Tim Milstead, Planning and Zoning Officer, City of Milton

Scott Foster, CERT, Navarre

Tom Ledew, State of Florida Division of Forestry

Recap by Sheila Harris: Santa Rosa County received a planning grant from the state of Florida to write a Flood Mitigation Plan that allows us to take a comprehensive look at the problem areas in the County and to identify things we can implement to help us with our flooding problems. Part of the planning process is bringing anyone to the table that has input for the development of the plan, such as residents of flood prone areas, regulatory agencies, and county staff that might have experience with this.

Karen Thornhill: Karen showed slides that show the areas of the County with the 698 repetitive loss properties through 2008. The areas are:

- The northeast up by River Road and North Airport
- In the east central, around Peterson Point and down Ward Basin Road and over off of Bain Drive
- In the northwest; this happens to be Saddle Club and there's only two left
- Andrew Jackson and down by Bay Point.
- Avalon; most are right down along Dolphin and Trout Bayou
- East Bay has a few, not a whole lot
- Villa Venyce; they're sporadic. Edgewater Drive is where most of them are
- Polynesian Isle, unfortunately, every one is compliant, not a thing we can do with them until the flood map changes. They even meet our current flood requirements with freeboard.
- The Tiger Point area
- Soundside
- Navarre over to the county line. That's the biggest problem area. I have more trouble convincing people out on the beach to do something than anywhere else. Most of the problem that we have is that people put up breakaway walls and then they turn it into living space or an apartment and rent it out, and we don't find out about it until it's sold, or until an insurance agent decides that it needs to be reported to us.

Sheila asked Mr. Furman if he is aware of any projects that the county has done in the last few years that may have affected these properties? Stephen answered that nothing in the past few years that will address these

repetitive losses (RL). We have some future projects that will help in some of these areas. A lot of the RLs' problem is coastal flooding and storm surge, and there's nothing we can do about that.

Sheila asked, do you see specific areas where there are infrastructure projects that we can do that are not already planned for? Stephen answered, no, I don't know of any. There might be a few places where we could do some major project to save a house but I can't think of it right now.

Karen added that she doesn't think a lot of it is going to be stormwater related; most of it is storm surge or riverine flooding. There are only a couple of areas we have mitigated to the point of now all we can do is wait on the homeowner to agree to do something.

Stephan will look at the repetitive loss maps and see if there's some type of infrastructure work that's not already in the HMGP stuff. Karen noted that the maps are in the interdepartmental files and the flood mitigation file.

Sheila explained that a repetitive loss property is a property that has experienced multiple losses, in some cases, high dollar amount claims, which puts them on a severe repetitive loss (SRL) list. We have 39 SRL. Sometimes, those projects carry more weight when it comes to grant funding. Karen told that if a property continues to flood, they can no longer have a subsidized flood insurance rate. Often, that will motivate them toward some type of mitigation as the insurance will be much more expensive.

Sheila asked if having so many RL properties affect our CRS rating? Karen replied that if you have more than 10, you are a "C" Community and that means you have to do a whole bunch of other things.

Mr. Semaine told that there were repetitive losses [in Gulf Breeze] over the years from 1975 on because there were not adequate drainage systems. Since that time these have changed. I'm looking to see if the insurance rating on my residence, and the people around, can be changed, and who is looking into it. You've got four pumps there now (1500) that are pumping out a lot of the water. Karen noted that Mr. Semaine is in an "X" Zone. You have to take up with your insurance agent as to why your rates are so high.

Sheila explained that what we're trying to do by earning more CRS points would have a direct effect on the County's insurance rates. Are there any other things that affect their rating? Karen explained that Santa Rosa County is a Class 6 in the CRS, which means we get a 20% discount on our flood insurance. We could get to a Class 3 if we could get rid of all 698 RL's. We could not do it without getting rid of them.

Stephen Furman

Santa Rosa County has been reactive and proactive in changing regulatory position related to stormwater.

- Up to the late 1970's the County did not even regulate stormwater. The older subdivisions, Avalon Beach area, Holley By the Sea and numerous others had no stormwater control provisions whatsoever. We have a lot of chronic problems in those areas. Developers could just put in roads and cut roadside ditches whether they would drain anywhere or not, whether there were wetlands or not.
- Prior to 1979 the County went to a 3-year storm in some instances, that proved cumbersome and not very beneficial
- Prior to 1986, the County regulated sub-divisions and commercial developments to an 8-year storm, which really made the engineers start to have to design culverts, ditches.
- In 1986 the County enacted a 25-year storm design, meaning that once every 25 years you'd expect a storm of certain intensity and duration, and the developers have to design to it. That's when we started getting stormwater retention ponds on commercial sites and subdivisions, which helped a tremendous amount in alleviating flooding to roadways and yards. But the level of County review that the subdivisions were getting was minimal because there was only one engineer who had a lot of other duties, so he could not scrutinize every number in a voluminous set of calculations to make sure the developer's engineer had not made a mistake, so we still ended up with a few problems. In 1986 with the enactment of the land development code, the County set a minimum roadway elevation as being 4 feet above mean sea level.
- In 1995-1996 after Hurricane Erin and Opal the county had experienced a tremendous amount of flooding and reacted to outcry from the public in some flood prone areas and went to a 100-year storm design. It turned out to be very proactive, in hindsight, in eliminating and reducing flooding in areas that had previously flooded.

Closed Basin Design: Along with the 100-year storm design, in 1996 the county enacted a closed-basin design that made restrictions for new development to build in a bowl. In the Pace area, the Saddle Club is a bowl. It's more than 100 acres with a low spot in the middle where a lot of houses are built. The County has dug retention ponds, acquired houses, and enlarged the retention ponds that we have. Still, we had houses that flooded this past spring.

If someone is building up on the rim of the bowl it may take a 50,000 year storm event to flood their property, but if the engineer is looking at where the water is going to go when it leaves this site and it's downhill into one of these closed basins, then he had to design to a much higher standard. We have a fair number of areas that were built in what we call closed basins and the net result is the people in the bottom of the bowl are flooding a lot less frequently and less severely than they would have had these developments not gone in.

It was not the County's intention to force a developer to solve a problem downstream. The County's intent in the closed-basin design was to make it stringent enough where the county and the developer would not be faced with an increase in liability if they build a subdivision or commercial site on the rim of a closed bowl and then the people in the bottom of the bowl flood more frequently and at a higher degree than they had previously. So it's really a litigation consideration to keep the county and developers out of court.

With the closed basin design we've seen very dramatic effects in a couple of areas, one of them being the intersection of North Spencer Field Road and West Spencer Field Road which used to flood several times a year, upwards of 2' deep in this intersection. With the recent March, April floods of this year the road did not go underwater. There was no standing water in that intersection. We believe that had those developments not gone in we would have had 2 feet of water, and we would have had to close that road for a couple of days.

We also looked at basins that have a creek running through them, but the creek or the roadway crossings and culverts downstream of a potential development can't handle the water that already comes to them. Chumukla Highway draining down toward Highway 90 is an example, where Guernsey Road would go completely underwater every time it would rain hard, and the water's trying to get to the Bay. It's not a closed basin but we have a flooding problem downstream. The County Commissioners approved of an ordinance, a land development code, that took restricted basins, one with flooding downstream, and made it more stringent stormwater criteria upstream so a lot of subdivisions along Chumukla Highway and Woodbine Road that discharge into this restricted basin had to put in slightly bigger ponds than a normal 100-year design pond would be, and restrict the flow a little bit more than they would normally have to. Then the end result is the new development is not increasing the flooding downstream and the frequency.

The County has always been, up until recently, twice as stringent as the State in the amount of water that has to be retained, or held on a particular site. So back in 1989 or so the County enacted the 1" retention volume; until recently the state had only a 1/2" retention.

SRC has tried to be very proactive to try to control floodwaters and the quality of the water that gets discharged out of these ponds for the overall protection of the public and the environment.

Also about the year 2000, the County enacted in the form of our land development code, an ordinance regarding how a home gets elevated on the lot that it's on. It's called a Lot-Grading Plan. It's changed at least once, but the initial ordinance required that the finished floor elevation, the slab, be 8" above the ground around it, and the yard had to slope away at a certain slope and for a certain distance.

So the county was trying to be very proactive and help prevent homes from flooding by enacting these regulations, much more stringent than any of our neighboring counties or the state was.

Question: Would the 100-year closed basin design have a benefit if it were adjacent to what we consider to be a non-flooding body of water?

We outline in our land development code for the 100-year design storm, that no development that is adjacent to and has direct discharge into a non-flooding body of water (rainfall isn't going to make it flood). Because we're designing the retention ponds and the storm systems within the developments for rainfall, doesn't mean that the Bay isn't going to flood from the storm surge, but that, in our book, is a "no can defend". But what we can

defend against is flooding due to rainfall. So when we have a development that is adjacent to a non-flooding body of water, and we identify each one very specifically by name in our land development code, the engineer for the project does not have to design for a 100-year storm event closed-basin or restricted-basin. He can let the water just free-flow out of the pond, once the retention volume has been met. So we let them discharge at whatever rate they want to build their overflow structure to, once they have retained the water quality element of our land development code.

In the unincorporated areas of Santa Rosa County we try to stay away from the pumping as much as we can because pumping stormwater is very much an energy hog. The pumps sometimes don't have power and/or break down, just when they're needed most. Currently we have two stormwater pumping stations in the county in an area in which we feel there's no other alternative. One of them is on south end immediately adjacent to Santa Rosa Sound, in Tiger Point due south of the golf course. The Madura roadway in Tiger Point is at about 2-1/2' mean sea level. With normal tide level being about 1' above sea level all it takes is a strong southerly wind and a slightly elevated tide and the road is underwater. So the County put in pumps to pump the water off the roadways. Once the Sound gets up to a certain level, we're just circulating that water and we have to shut the pumps off. So if we could do gravity feed it would certainly be a lot better. We have spent, during rainy periods, \$8,000 in one month on electricity on that one pumping station.

In some instances, if you have a closed basin, pumping is a very viable alternative, the most practical alternative.

The types of flooding that we have are riverine, coastal flooding, which is a storm surge event, overland flooding, sheet flow and ponding; ponding being our closed basins and isolated low spots. Overland flooding is the water is moving but it's moving in a manner that piles up on houses and fences and actually gets into houses and garages, etc. Overland type flooding and the ponding is what the Public Works Department tries to tackle. There is nothing we can do, from a Public Works standpoint, about riverine flooding and coastal flooding. That's flood mitigation that's handled through acquisitions and elevation, etc.

What we've done is set up a process where we know where the areas of known stormwater problems are, and we use that in regulating the closed, restricted basin type design. We also from a Public Works standpoint, are constantly evaluating and researching and doing our legwork to figure out what we can do to eliminate the flooding. There are some instances where we could put in two culvert pipes instead of one if it's a restricted culvert. We try to incorporate the capital improvement projects with maintenance projects because to tear out a section of road and add a couple more pipes is very labor intensive, very expensive, very much a disruption to traffic flow. So if it's a nuisance type of flooding, not flooding houses, we'll look at postponing doing the capital improvement until we're going to resurface that road. Or if we're planning on paving a dirt road that may have some flooding issues before we come in and pave it, we'll make our stab at trying to solve the drainage problem, so we only have to mobilize once. We'll try not to cut pavement that we don't have to re-surface in the near future and put in additional pipes if it's just nuisance flooding. It's been an ongoing effort to try to maximize our dollars by minimizing the number of trips we make out a particular area.

We've got a program to update our culverts in our known flooding areas. One of our problems along our rivers is debris piling up on our bridge pilings. That can affect the upstream properties. So about 10 years ago we went from having bridge pilings spaced 10' apart crossing some of waterways to being spaced 20' feet apart. Our main goal is to keep debris from pushing on the bridge and protect the structures.

In 1995, we were awarded \$3.5 million to put toward flooding projects from Hurricane Erin or Opal. At that time the LMS Committee put all of the money toward our Floridatown area, south of Highway 90 in Pace, because it had tremendous problems with overland flooding and the area used predominantly septic tanks, so when the water was sheet-flowing between the houses and saturating the soil, it was causing the septic tanks to fail so we had raw sewage sheet flowing between the houses. We had a lot of illnesses directly related to exposure to raw sewage and we had lots of structural flooding, sheds flooding, roads washing out. The county added \$1 million of it's own money to it and did a \$4.5 million drainage project which works tremendously well. In the March and April 2005 flood, which was the first real test for that system, we had zero complaints for flooding in Floridatown. Prior to this going in, during a heavy rainfall event, we would receive anywhere from 20 to 100 phone calls from residents about their flooding and their septic tank failure, etc. It's something that will be there for the next 75 years functioning and helping those folks out.

The county has also gone through the process after Hurricanes Ivan and Dennis and received FEMA money to pursue drainage projects. We put it down on seven individual projects that were on our Local Mitigation Strategy list that we deemed the most critical. We dispersed them among seven different consultants. Of the seven, all of them have been designed and have gone through the regulatory permitting. Several have passed and are essentially ready to put out to bid in the next couple of months, once we do our public notifications in newspaper ads. The others are close behind. Every project is in the south-end of the county.

Each project has to go through a cost benefit analysis to make sure that the benefit isn't overshadowed by the cost. Phase 1 was the design and permitting and running through the cost-benefit analysis. They've all gone through that and now we're into Phase 2, which puts us into the bidding end of things and actually getting constructed. Please see our handout that describes the area and the proposed scope of work for each of the seven projects with maps. The seven projects are:

- Ramblewood is on the south side of Highway 98 toward the Gulf Breeze area. It's got homes that flood, roadway flooding and a lot of nuisance, or yard flooding. The general fix is to buy one house and demolish it and build a stormwater holding pond in the area where that house was and then the water from that stormwater holding pond, after the water quality and flood control criteria is met, would be discharged slowly out of that pond easterly over toward Pine Street which is the first north-south street to the east. From Pine Street the ditches flow pretty well over to Oriole Beach Road, which then flows south into Santa Rosa Sound.
- Villa Venyce has a series of canals. It's a large older subdivision, platted back in the early 1970's. There are no retention ponds or real drainage features whatsoever. We have some RL structures in Villa Venyce that are related to overland flooding, not just storm surge. This project includes opening up a good positive discharge across Bay Street, which is owned, operated, and maintained by the County, and then extending these enhanced drainage ditches and piping system northward up through the subdivision past the homes that flood.
- Orion Lake is in the eastern part of the county almost to the county line in Navarre, north of Highway 98. This area is a closed basin with a pond in it. When the subdivision was built in the early 80's, the developer breached the hill and opened up this closed basin and put a pipe in that is 18' deep in some places through the hill. When the subdivision got built, the back yards matched up to the pipe and everybody built their fences and put their swimming pools and their sheds on the county's easement and now the pipe has started to collapse. It's plastic pipe that has deteriorated under the corrosive soils, so the joints are leaking and we constantly have to go in and dig straight down, almost 18' deep, to try to patch a leaky place in the pipe. We have some homes and roadways that flood due to this pipe getting clogged, so by replacing this pipe with a slightly larger pipe and newer material, we can alleviate a lot of heartache and a lot of hassle.
- Harrison Avenue is an area south of Highway 98, adjacent to just east of Oriole Beach Road. There's a hill along Highway 98 and it drops down and runs very flat towards Santa Rosa Sound. This Harrison Avenue section is in that flat part of the high ground water table and there's no real good slope to get the water out of there. It's an unplatted area built back in the 1950's and there are no real drainage features there. This project would put in a lot of storm piping and get the water to a point where it can flow out to Santa Rosa Sound.
- Sabretooth Circle is in the Tiger Point Golf Course. This was probably permitted back in the 1980's. It's directly related to the next project, which is Ganges/Madura. Although two separate projects on our list, with two different consultants, they were coordinated through the consultants and have a common overall fix. The water from both Sabretooth and the Madura/Ganges area drains into golf course lakes. The golf course lakes and the outfall structures have been modified over the years, and it's created and compounded the problem of getting the water from the Sabretooth area through the lakes and out to the Sound. The same thing with Ganges/Madura, trying to get the water from the subdivision through the lakes and out to the Sound. Both of the projects work together to increase the capacity of the golf course lakes, lowering the lake level so it will hold more water and then modifying the outfall structure so that they can flow out. They both also include work on the public street to enhance the drainage, additional inlets and piping to get

the water to the golf course. The one big difference between the two is that everything in Sabretooth is gravity flow.

- The Ganges/Madura trail has an isolated low spot in it that floods routinely every time it rains hard. Water collects one or more feet deep in the roadway, which is causing severe degradation of the roadway; the road is breaking apart. This project includes a stormwater pumping station to pull not only the surface water off the road but also to lower the groundwater table immediately adjacent to the road to get it out to the golf course lakes, and then to the Sound. That will be a third stormwater pumping station in the county.
- Greenbrier is our last area just west of Avalon Boulevard on the north side of Highway 98. Back in the March/April 2005 floods this area was hit tremendously hard. It's a lower socio-economic area. There is a stormwater pond/lake that's privately owned that serves this facility but it has not been maintained. The fix to this problem is to enhance and open up the stormwater drainage along Highway 98 back to the west, then turn that water and run it north to eventually get it into East Bay or Pensacola Bay. In the process of running it north it's also going to run through a created wetland that was built when the Garcon Point Bridge was built. It will have the added benefits of keeping an area that has wetland plants and trees hydrated, extra treatment before it discharges, and it should alleviate the flooding.

Question: What are the two that are ready to go? Ramblewood and Villa Venyce.

Question: Are we pretty confident that we're going to get the funding grant for all seven? Sheila answered that yes, they have notified us that they have all passed the benefit/cost analysis so basically its getting them the Phase 1 deliverables, copies of permits, public notice, which will be in the newspapers in the next few weeks. That public notice basically describes the project and it also provides alternatives to the project and gives the public the opportunity to comment on environmental.

Question: When do you think all seven will be underway? Sheila answered that it could take anywhere from a month for the first two projects, to up to three to six months for the rest of them. Then they'll send a contract to the county, then that will go before the Board. There is a 25% match on each of these projects; we're talking about \$1 to \$1-1/2 million that the County will pay to complete these seven projects.

Comment: This is all an effort to fix a zoning problem that we created 30 years ago when we zoned that peninsula incorrectly?

Stephen: The zoning went into effect in 1986 in the south end of the county and in 1989 in the north end of the county. There were a lot of sins of the past that have to be addressed. It's difficult to convince a developer that he needs to do something extraordinary and extra to solve a problem that he didn't create. So the County has sought input every time we've made land development code changes so that they know what we're faced with and why we're proposing the changes. All of the different regulations that I talked about earlier were done after round table-type meetings with County Engineering, Public Works and the development community. Things were compromised on both sides to come up with fixes.

Comment: I understand that everything can't be done at once and that this is a very comprehensive and ambitious program. I notice as I'm looking at this I don't see any relief whatsoever for that area off Panhandle, north of Ridge Road where Ridge Road is the break. The Sound is on one side, to East River on the other. Deer Lane has been underwater more times than I can count. East River Road underwater; the culvert was actually washed out in the March/April 2005 flood. That doesn't require anything at all except cleaning the ditches. Why can't we get them cleaned?

Stephen: You just need to call my office and get a work order like you've been doing.

Comment: I've been doing that for 15 years and it just finally got done last year after four floods and a threatened lawsuit. Why do we have to go that far? It's cleaning a ditch.

Stephen: I don't have a good answer for you. If it took us that long to clean ditches, then that's a failure on our part. He explained that we have to allocate our resources where we can do the greatest good and we have

hundreds of miles of ditches that stay full of water for extended periods of time. That's a lot more acceptable to us than when the road was washed-out or a house has got floodwaters in it.

Stephen and Sheila offered to stay after the meeting if there are any specific issues that anyone would like to discuss.

Stephen noted that Gulf Breeze is fairly proactive in looking for grant money and they do participate in the LMS. They do have projects on the LMS list.

Pat Bowman

Critical facilities are generally divided into three categories: lift stations, storage locations and response facilities.

We have GPS locations of every permitted lift station in the County that we know of. If you know of any others that aren't on the map, please let us know. We track all of these in the event of flooding due to the fact that if a lift station goes out we have a health hazard issue. These are sewage pumping stations that pump sewage to the wastewater treatment plant. We have indicators of which ones have generators, their sizes, their contact information, if they're within city boundaries, or if not, we have the contact information of who's managing the lift station. The orange triangles on the map indicate that the lift station is in a 100-year flood zone.

The storage locations within SRC that contain state regulated chemicals are considered critical facilities. Most of these locations are well locations that contain chlorine for purification for our drinking water. Some of them are AT&T sub-stations that contain copper and mercury.

The last map shows the critical response facilities. Response facilities within SRC are facilities that play a key role in the recovery during an emergency. Locations on this map include places such as our EOC, radio towers, EMS stations, hospitals, and city dispatching areas for Milton and Gulf Breeze. We monitor these to be sure that the facilities are up and running during an emergency.

Sheila reminded that when we start looking at our goals in our projects we will really take a close look at these and see if we can do mitigation to assist in preventing damage to those identified critical facilities.

Pat explained that she works with a program called HAZUS. It's a natural hazard loss estimate that is provided by FEMA. It's a computer-modeling program that aids in disaster related damage planning for before, during and after storms. HAZUS is a very complex program. It takes into consideration structure type, what they're made out of, age of the structure, which ones are off-grade, which ones are commercial, residential. There are over 1000 variables. We can use that to start ranking all of our structures for mitigation. For a commercial structure, it actually incorporates the square footage in relation to that financial loss estimate that it can produce. These are estimates only. It does model flooding, specifically riverine and coastal flooding. When I import our structure data it will actually include all of the hospital information and the estimated value of that hospital and what we can do if that hospital has hurricane shutters or does it need a change of the type of glass it has. There are thousands of variables that are incorporated into HAZUS to give us that estimate of financial loss. It can take one dedicated computer up to a week to run the model. From a flood standpoint it is very useful because it will help identify economic loss based on one set of parameters. You can change those parameters. There are three of us in the department that can use the software. Unfortunately, we only have one computer that can handle the software. We are working to upgrade other computers to do it.

Sheila hopes that by the next meeting we might be able to look at some of these numbers and that will help us as we move forward with planning.

Sheila wants to try to keep these meetings at 1-1/2 hours. She will email the minutes from the July 20th meeting and the public meetings. At the next meeting we will start to talk about goals, taking what we've learned about the problem areas and try to come up with what we can do as a county to move forward and try to fix some of these problems. If you get time, look through the slide show handout from the public meetings to give you a better idea about what we've talked about before. The next meeting will be on August 24th.

Adjourn. Meeting time 1:32

Santa Rosa County
Flood Mitigation Plan Task Force Meeting
August 24, 2009, 1:00 pm
Milton, Florida

ATTENDEES:

Sheila Harris, Grants Coordinator/ Special Projects for Santa Rosa County (SRC) will be leading the meeting today.

Warren Brown, Resident of Navarre

Stephen Furman, SRC Assistant Public Works Director

Dewayne Ashworth, District Technician, sitting in for Trent Matthews, District Conservationist, United States Department of Agriculture and Natural Resource Conservation Services, Blackwater SWCD

Karen Thornhill, SRC Floodplain Manager

Linda Bauer, Department of Environmental Protection, Stormwater Section

Larry O'Donnell, DEP in Pensacola, Wetlands and Special projects

Paul Miller, SRC Planning and Zoning, Long range comprehensive planning

William R. Semaine, Gulf Breeze Resident

Lou Greene, Navarre CERT

Scott Foster, Navarre CERT

Daniel Hahn, SRC Emergency Management

Don Richards, President, United Peninsula Association, representing the South End

Tom Scott, Milton Resident, Blackwater Pyrates

Ken Cromer, American Red Cross

Doug Lasater, Milton Resident, Bagdad Waterfronts

Kyle Holley, North End Tourism Development Council

Sheila Harris started the meeting telling that the meeting's topic is "setting goals". (See handouts for process explanation.) We've previously done steps 1-5, about the flooding hazard overall and specific problems in Santa Rosa County (SRC). In the next two meetings we will look at the specific projects we can implement, or list, in the Plan.

Step 6 is *Setting Goals*. I've included in the packet pages from the Community Rating System Manual, pages 510-15 and 16 (*Setting Goals*). Also attached are draft goals to consider for comparison, including the goals from the SRC Local Mitigation Strategy, which is the current plan adopted by SRC that guides our mitigation actions. Also attached are the goals from the City of Hallandale Beach, Florida and Roseville, California, which is the only jurisdiction in the United States that is a Class 1 in the CRS program, to show the type of information we're looking for.

The difference between goals and objectives is that goals are very general in nature, long-term policy statements that explain what is to be achieved. These goals will guide the remainder of the planning process. Objectives are a bit more specific and can be measured.

Stephen Furman added that a good goal would be to achieve a better CRS rating for an increased discount on flood insurance. Because the CRS is going to affect everybody in the county's pocketbook, from the individual who has a home, to the business, and the County itself, economically it should be at the top of the list. That makes the whole thing we're doing more palatable to the average citizen.

Sheila will comprise all the goals today and see where the improving the CRS score will fit in.

Karen Thornhill explained that with every class that we improve in the CRS program, we save the people that have flood insurance policies in unincorporated SRC, in total, \$300,000, or about \$70 per policy.

Daniel Hahn thinks that we don't need to address the SRC Local Mitigation Strategy goals as they are much too wordy and are multi-hazard, versus just flooding. Sheila pointed out that our Flood Mitigation Plan goals must be consistent with the SRC LMS goals, as well as the Comprehensive Plan and other plans that the County has.

Sheila asks that they focus on the Draft Goals, summarized as:

- Protect people
- Protect private property
- Improve quality of life

Goal 3 - Protect the continuity of local government to ensure no significant disruption of services during or due to a disaster. In other words, protect critical infrastructure from flooding. If the lift stations are flooded, sewage backs up into the houses. The lift stations fall under that private property category.

It was brought to the attention of the meeting that the goals must be palatable to the public, the average citizen, that they can accept and endorse, not something arbitrary, like, "improve the quality of life".

During this planning process is a good time to review the land use regulations and/or zoning regulations. Paul Miller advised that we're in the process of reviewing those now. Part of what we're looking at is trying to get all of our five plans talking the same language and addressing similar points. Obviously this Plan is in more detail than the land development code and what the Comprehensive Plan has, but one of the objectives here is to mesh all of that so that when we do write these goals, they fall in line with the rest of the County's Plans. Sheila Harris explained that if we identify something about a regulation or ordinance as a result of this planning process that we feel should be changed, then there is a process for that. There are public hearings involved. This Task Force can't make a change to a regulation. Karen further explained that the ultimate responsibility for the floodplain management lies with the Building Official, Mr. Tolbert and he would present the idea to the Board, for approval or consideration, for an ordinance change.

We're trying to focus on flood mitigation so we need to talk about the aspects of limiting what happens when we do have a flood, and at the same time protecting the natural environment.

A comment was made that one of the things we can do is publish flood levels, especially for people who are in the northern section of the County, so that when they build up there, they're above the flood level. Karen adds that is one of the goals she wants to see in the plan is to find money to map those flood areas, and to assign base flood elevations to them. As of now the only thing we've got in the north end of the county is what they call approximate A Zones, and those are basically where they followed the national wetland inventory maps for some areas and drew in flood zones. These areas have never been studied. We don't know if they are still wetlands, and whether that wetland area is bigger or smaller. In contrast, the coastal areas are done with LiDAR and studied very well. The coastal areas are going to be studied within the next four years. They've already gotten \$7 million to do it, with LiDAR. Once we do this, in the north, a person who lives in those zones will know if they are at risk or not. Most of these homes were built before we even talked about floods.

The upper river floods when you least expect it, and a lot of people are getting flooded out. The majority of those people are high enough now, but there are people that are going to build homes that have no clue. Karen asked if he was talking about River Road area, Pat Brown Road? She explained that all of that area has been mapped and the County does have elevation requirements. Those maps are on the County website. Karen stated that if the realtors don't tell buyers about the flood hazard, they could be sued.

Mr. Scott said that he has been with the Blackwater Pyrates for years. It's a river organization that protects the river, and they do social events with the community. We go out on special calls and help the people who have gotten flooded. We look for their lost possessions down the river for them. It is important that we educate the public and make them more aware of what the hazard is. Public education should be a big part of this. Karen Thornhill explained that this plan will have an *outreach strategy* and that she would like Mr. Scott's input because he has a lot of good ideas. Having an outreach strategy is extremely important,

not just for the riverine areas, but also for the coastal areas. Having people from the DEP, the Forestry Dept and the Red Cross, etc. that have an interest in getting information about the flood hazard out, and that are comfortable talking about it is very important to the Plan.

Sheila explains that there is a lot of mitigation funding out there, especially in the State of Florida. They have more money set aside for mitigation than local governments can even spend right now. So it's really important that we have a Plan that explains that these are the things that we want to do, and then having the specific projects that we want to do listed. We must have this Plan to be able to access the money that is available from grants.

It was added that the goals in our plan are not going to affect our ability to apply for and receive a grant. What's going to impede that is the 25% match, which may or may not be required, for either the citizen or the government to come up with. That's the impediment.

Sheila wants to be sure that we make it clear that we are minimizing the impact to the environment through our mitigation activities.

A question was raised about the new signs that say, "You are now entering the Santa Rosa Sound Floodplain Area"? Stephen answered that they were from an education grant that was available. If people realize that this is the Escambia Bay Watershed, or the Pond Creek Watershed they may feel like, that's my watershed because I live in this area, so they're less likely to litter there. It also provides an opportunity to explain to someone when they ask about the sign, what a watershed is, and to tell them that if you put pollutants down your storm drain it's going to end-up downstream. In my personal experience, it's had some success.

Sheila explained that the County must have a Local Mitigation Strategy Plan in order to be eligible for mitigation funding. We already have that multi-hazard plan in place, but it is not very specific to flooding. So we felt that if we could develop a Flood Mitigation Plan it would be substantial enough to help guide the efforts of the grants office; it would help Karen's department with their floodplain management; it would help the citizens that bought property in a floodplain if they have questions. If I'm asking for grant money to do an objective in our Flood Mitigation Plan, they may view that more favorably than an applicant that doesn't have that laid out as an objective in a Plan. Because we also have a project list that will come out of this it will help guide me when we look for funding. We see this as a way to help guide our efforts related to grants as one of the main purposes. Karen adds that they want backup documentation in writing. We're giving them the backup so we can get the money.

Also a big part of having this Flood Mitigation Plan is to help with the County's CRS recertification. The CRS is the easiest way to save taxpayers money. It would be best to include that in the narrative. The purpose and intent of the Flood Mitigation Plan is to improve our CRS rating and passing along insurance discounts to our homeowners. It should be in the narrative or a vision statement

Mr. Semaine noted that the local newspaper should be involved in the public education aspect of flood mitigation. Sheila answered that all of the news outlets that would generally get news releases from the county all received news releases on the planning effort and some of the papers did pick it up and publish articles about the effort.

In a discussion about objectives it was noted that these are either pro-active or re-active types of objectives, and maybe that's a way to break them out. Pro-active would be public education, instruction, ensure the residents are given adequate warning. Reactive would be after flood events.

Sheila notes that within our Flood Mitigation Plan there will be a narrative on how we will maintain the plan. A Task Force member commented that one of the things that we need to consider when we're talking about reviewing is population growth in this county, because every time we build a new house we reduce perc. If you reduce an acre of perc, you add an acre of runoff.

A speaker reiterated that the Plan objectives must be worded in a way that the average citizen can relate to and understand.

After a discussion of possible goals and objectives, Sheila said that she will take the changes to the “Draft Goals” that were discussed, and put it into a format as I understood and as Paul wrote down, and then when we come to the next meeting we’ll look at this again. We’ll have time to finish up our goals and objectives. Then, if we have time at the next meeting we’ll move to the next step, which is *reviewing possible activities* and that will be our micro level.

The next meeting day will be Monday, September 14 at 1:00 pm to finish-up the goals and go on to possible activities. Then we’ll meet again on September 28th.

We have a consultant transcribing the minutes of our meetings. They will take everything that we discuss and they are actually drafting the plan, which will hopefully incorporate accurately everything that we’ve agreed upon. We’ll see it in writing and have every opportunity to make changes and revisions. This consultant has been successful in helping other communities improve their CRS rating, which is what they specialize in. I’m hoping they will be at the next meeting to help tie up the process.

The sign-in sheet was copied and distributed. A request was made to keep the side-conversations to a minimum, as they are distracting.

The revised draft of the goals and objectives that were discussed at this meeting are attached to these minutes.

Adjourned. Meeting time 1:30

Santa Rosa County Flood Mitigation Plan

Draft GOALS – Revision #1

Goal 1. Protect people from the safety and health hazards caused by flooding.

Objective 1.1 Ensure that residents are given adequate *notification and* warning of floods and hurricanes.

Objective 1.2 Provide ~~and assure~~ appropriate ~~instruction~~ assistance before, during and after major flooding events.

Objective 1.3 Provide appropriate education and information regarding flooding to various groups through appropriate and pre-established channels.

Goal 2. Protect public and private property from damage by floods.

Objective 2.1 ~~Continually provide mechanisms for~~ *Implement effective procedures and processes that advance* local government jurisdictions and the public's ability to accomplish mitigation activities in Santa Rosa County.

Objective 2.2 Reduce or eliminate flooding hazards identified to at risk locations, including repetitive loss areas *and critical facilities*, in the County and its municipalities.

Objective 2.3. Ensure that new development reduces the possibility of property damage from flooding by retaining and managing stormwater and building to safe elevations.

Objective 2.4. Reduce flooding hazard through strategic planning and implementations, including updating the Flood Mitigation Plan, as necessary.

Objective 2.5 Assist property owners, residents, businesses, non-profits and others in understanding and knowing of their eligibility for grants, loans and services that may help to mitigate hazards that directly affect their interests.

~~Objective 2.6 Maintain communication to coordinate intra- and inter-departmental mitigation activities among various jurisdictions, and with the public.~~

Goal 3. Improve the quality of life in Santa Rosa County *by maintaining, enhancing, and restoring the natural environment's capacity to deal with the impacts of flooding.*

Objective 3.1. Protect by regulation, acquisition and/or restoration, existing natural areas, particularly in the floodplain.

Objective 3.2. Ensure preservation of open space.

Objective 3.3. Minimize destructive erosion.

**Santa Rosa County
Flood Mitigation Plan Task Force Meeting
September 14, 2009, 1:00 pm
Milton, Florida**

ATTENDEES:

Sheila Harris, Grants Coordinator/ Special Projects for Santa Rosa County (SRC) will be leading the meeting today.

Stephen Furman, SRC Assistant Public Works Director

Dewayne Ashworth, District Technician, sitting in for Trent Matthews, District Conservationist, United States Department of Agriculture and Natural Resource Conservation Services, Blackwater SWCD

Karen Thornhill, SRC Floodplain Manager

Linda Bauer, Department of Environmental Protection, Stormwater Section

Paul Miller, SRC Planning and Zoning, Long range comprehensive planning

Lou Greene, Navarre resident, CERT

Daniel Hahn, SRC Emergency Management

Doug Lasater, Milton Resident, Bagdad Waterfronts

Kyle Holley, North End Tourism Development Committee

Pat Bowman, Santa Rosa County GIS Department

Ginny Garrett, Milton Resident

Earl King, CRS Max Consultants, Inc.

Darryl Boudreau, FDEP

Sheila Harris introduced Earl King, Vice President of CRS Max Consultants, Inc., which is the consulting firm that has been hired to write the Flood Mitigation Plan for the County, who will be presenting the Outreach Project Strategy (OPS) today. He will be taking pictures and filming today as part of the documentation process. This meeting will be recorded.

A handout packet was distributed to the attendees that included a description of the 10-step planning process. Steps 1 through 5 have already been completed. At the last meeting we began to set goals and will finish that up today and move into "Review of Possible Activities". One of the activities is the OPS. The revised goals are included in the handout packet.

Sheila led a discussion of revised goals and the reasons for the changes that were made. Sheila confirmed that Objective 1.3 would be left as is, and to be more specific in the list of activities, such as Karen will continue to educate real estate agents and surveyors, and Dan will continue to speak for various groups and our PIO will continue to release news releases in the event of a disaster. It was agreed that there will be no changes to Goal 1 & 3 and their objectives; that Objectives 2.1, 2.2, 2.3 (reviewing bi-annually would be an activity) and 2.5 are fine.

Earl King suggests that it would be better not to include improving the County's CRS rating as a goal or activity. This completes the step, "Setting Goals" and the Task Force moves on to the next step, "Reviewing Possible Activities".

A draft Outreach Program Strategy has been prepared with information provided by Karen Thornhill and Dan Hahn. The OPS can add up to 125 points to the County's CRS score.

Karen Thornhill described the public outreach projects that she currently performs, including educating surveyors in the proper completion of elevation certificates and how to use a Flood Insurance Study, which is used to generate the flood maps. It includes the hydraulic and hydrology studies, coastal studies and riverine studies. There has been a dramatic decrease in errors on elevation certificates and determining flood zones as a result of this education.

Daniel Hahn continued explaining other outreach projects that he performs including the fact that 30,000 *Disaster Guides* were distributed this year. The *Disaster Guide* is available on the Santa Rosa County website as well. Navarre CERT Teams distribute information throughout the County and is very involved in their community.

Karen has all of the flood maps scanned, and they will be on the County's website soon. Karen would like to update the flood information link on the County's website to make it more user-friendly. She would like to add this as a goal in the FMP.

Stephen would like to add as an ongoing OPS activity that road closures are updated daily on the breaking news page of the County website. Also add the two electronic solar-powered variable message boards that are set up at closed roads to notify the public of road and bridge closures.

Dan mentioned that during the April 2009 flood an aircraft was hired to take overhead pictures of the flooding on the Blackwater River for historical data. This was a special opportunity done in partnership with two other agencies and will be done again as funding is available. This information will be used as predictive data based on rainfall rates. It is a reassessment project and we are comparing and contrasting what has happened in the past to what is happening now to justify our actions in the future. Sheila thinks that FEMA will reimburse the County for those invoices in the public assistance claim for the March and April flooding.

Karen suggests making a folder on the website for maps of historical flooding data, such as the Hurricane Ivan data, erosion from Katrina, etc. Pat Bowman suggests that Karen should make a work ticket for that.

Dan announces that on September 28 at 7:00 p.m. at the Pace Fire Department there is a meeting for anyone in the North side that wants to start a CERT team. We will educate them in the threats of disasters, including flooding. We have a 4H CERT that will probably merge with this Northern County team. Navarre CERT does work throughout the entire County.

Our faith-based partners, including The Baptist Association are involved in the flood clean up, as is the Red Cross. The Red Cross handed out clean-up kits after the March/April flooding and the Baptist Assn. brings in their suction trucks to do a super clean up. That is not mitigation, it's response.

Another Outreach Project already being done is the Homeowner Workshops that Karen and Sheila do to explain the different flood mitigation grants available to the homeowners. Stephen adds that as part of mitigation the County gives out thousands of sandbags and provides sand free of charge to citizens throughout the county.

Earl explains that the informational activities apply to the OPS, the sandbags will count as activities for the FMP.

Karen reminds that we have to document, or have proof that we have done these Outreach activities, to get the CRS points. The CRS program is audited every five years.

A speaker asked if mailing out an generic self-assessment has ever been considered, with the ultimate goal of educating owners in the floodplain. Karen answered that it is too costly, at this time, even just to the floodplain residents. The postage that is budgeted at this time is for the notices required by CRS that are mailed to repetitive loss property owners. How about enclosed with the electric bill? Karen points out that would only go to the Gulf Power people. Sheila has talked about this with the Milton utility bills. They said it has to go to every customer, you can't pick-and-choose. The cost of the paper and copies is too high. Dan thinks that there are 63,000 buildings or households in the county and approximately 144,000 people. Sheila thinks it is a good idea to explore this idea and find out about the costs of a project like this. The County PIO does a quarterly newsletter that goes out to all the employees and is emailed out and available in various public locations, including gas stations. Sheila will speak with Joy about reserving a

spot for flood information. There is also a very popular Commissioners' newsletter that could include flood information.

The goals of the draft OPS were approved.

Karen asks for a correction to the item that says that information *should be* in the libraries. It shouldn't be in the area that shows what we want to do; we're already doing it. Earl will make the correction.

There was a discussion about what information about repetitive loss properties is covered by the Privacy Act, so addresses and names must be kept private. Karen explained that she, as a County official couldn't tell a prospective real estate buyer if a property has flooded previously. She can tell them if it is in a flood zone, or not. If they ask, she must tell them that they have to ask the real estate agent or the seller.

Before selling a property, the realtors are supposed to ask the current owner if the property has ever flooded, and if so, how many times. Sometimes the current owners don't tell the truth. A speaker explains that, to avoid potential liability, the brokers advise their agents to solicit that information from the owners, but they do not have to disclose the information unless they are asked. Daniel asked if the maps that were displayed at the Public Outreach meeting were illegal. Pat explained that the points on the map were non-discernable at the scale they were. We can tell the public that the property is in a repetitive loss area. Karen will refer them to FEMA Region IV, and they will have to go through the public records request through the Federal Government, which takes a long time to get.

Sheila asks what is a repetitive loss area? Karen explains that can be a mile wide radius of properties that have flooded. Some of the properties within that area may not have ever flooded.

If we *could* tell prospective buyers that a property has flooded repeatedly, this could be a way to get property owners to mitigate against flooding. One of the problems is that if you owned a high value property that has had a few smaller flood claims, it wouldn't be fair to put that property into the same class as the extreme RL properties.

They can look at an elevation survey that, and the contract will have to be written to protect people, although this may be too late in the process. A problem is that sometimes there is undue pressure on the surveyor to modify the survey to allow the loan to close.

The topographic survey is free, but the average buyers are not aware of that survey and can't interpret the information. Many potential buyers do come to this office for information about the topo survey. Karen thinks that the USGS topo maps for this area with 5 to 10 foot contours do not help that much with some properties, but the speaker disagrees that if you are buying a property next to a stream, 5 or 10 feet is a major factor. Karen adds that not all of the County's floodprone properties are necessarily near rivers and streams.

Stephen tells of a property with a flooding problem in a natural valley in a subdivision built back in the 1970's, with no drainage. The water flowed over the road and straight down through this lot and a down the sidewalk that leads to the front door and goes into the house. It flooded a couple of times, and then he sold it and did not disclose that it flooded. The buyer had the same type of flooding this past March. We had already built an asphalt berm along the edge of the road, to help re-direct water down the side of the lot. We told the new owner that it had flooded several times in the past. It was not a RL property, I guess because they didn't have flood insurance. Stephen asks if a property is not on the RL list, can we tell people that it has flooded? Karen advises that you can say that the whole area has flooded repeatedly. The people bought it anyway. This property is not in a flood zone; it is an "X" Zone. Most people don't know how to read a flood elevation statement.

A speaker tells that his house was a RL property, but has now been mitigated, but is still on the RL list. Karen explains that once a property is on the list it never comes off, but there is an explanation on the RL list that "this property has been mitigated and is no longer considered a RL". Karen cannot disclose that information either, except to the owner.

We will figure out which flood history maps can be distributed or posted on the Internet without violating the privacy laws. Everyone agreed that it would not work to have the Public Information Office distribute the proper maps to the public.

Sheila would like to have a Spring Flood Awareness Week campaign. Karen suggested having a resolution passed by the Commissioners and setting up a table at Lowe's and Home Depot. Use scrolling banners at local business to promote the campaign and use radio stations and insurance agents. A suggestion was made that maybe the insurance companies could send out the flyers free of charge. Also could use the SRC Chamber of Commerce Pelican newsletter.

Sheila points out that it is a good idea to brainstorm about ways to get the information out, so that it's not all left up to Karen.

The recommended activity on the draft OPS of "Increasing public education/outreach programs" is pretty vague. Sheila suggests having bulleted items under that such as:

- ❑ A Resolution to have a Flood Awareness Week
 - Radio talk show
 - Coordinating with businesses to advertise
- ❑ Information in the SRC employees' newsletter and the district newsletters
- ❑ General historical maps on the GIS that the public can use

Brainstorm before the next meeting to help us think of additional things that we can add as outreach information projects. It's helpful to go to other county's or state's websites to see how they do it.

Sheila asks if there is there anything we can do to partner with the DEP to educate the public. We at the DEP have public outreach. The problem is the more information you give to the public, the more questions they have that you aren't allowed to answer.

Stephen points out that it is repetitive loss structures that are censored. If you call the soil conservation district they happen to know that the property floods, they'll tell you. They don't have access to RL lists. If they look at the maps we have on GoSpatial and they see it is in an area known to have flooding.

Sheila ask if we can help a buyer know the things they can do to try to find out if a property has been flooded and tell them the questions they should ask of the realtor and the homeowner about any previous flooding. There is already a "First-time Homebuyer" workshop put on by the County, but it should be for all homebuyers. Homebuyer education with a checklist on the website for questions to ask realtors, such as a about termites, molding, fire damage, flooding, soil types; an all-hazard approach to home buying. Karen will put something together and send it to Susan Wilson at FEMA to let the their legal department look over it.

The Soil Survey is free and it shows the different types of soils and the high water table. The USDA has mapped the entire county. Each soil has different characteristics. The Soil Survey shows the high water table throughout the year, clay contents; it's ability to grow certain crops, general information about the topography of the soil. This is free, public information. If there are sandy soils, then the water runs through it. If it has higher clay content, the water doesn't go anywhere. If the map shows more than one type of soil, it's the major soil that's the most important. The soil survey on the SRC website has so many different color codes, you can't differentiate and there are no soil descriptions..

Once a year in November when this committee meets to evaluate the FMP, they will also evaluate the OPS. Karen would like to change the month to August. Sheila recommends that because this FMP will be a part of the LMS, that the LMS Task Force, not this FMP Task Force, will evaluate it annually. It would be too hard to keep this FMP Task Force together if they are only to meet once a year.

What will the measurements be to evaluate the OPS. Earl points out that you will be identifying what parts of the plan you did, and what parts you didn't do. Question is how do you know if you're doing the right things, did it help? Document by using sign-in sheets at these events. We should be able to say that we're going to monitor and evaluate effectiveness based on these criteria. Earl points out that it is great thing to do, but it is not a requirement of the CRS. Sheila points out that for instance, Dan can ask for 35,000 disaster guides for next year, because he ran out of 30,000 this year. That's part of the tracking information. How many brochures did you pass out, how many attended, we had a training class for twenty surveyors. This information should be easy to keep track of. The state wants to see those numbers, they want to see how many people are educated, how many people does the radio station generally reach in a day, how many brochures did you give out. We have only two people to do these activities (Karen and Dan), based on the current staff levels. This is a good reason to have measurements, because you really need to be doing the right things that have the best effect.

Sheila would like a little more detail, such as who will be responsible for the activities in the Action Plan. We'll bring back a proposed OPS with responsibilities and some very achievable measures, for the things that we can measure. With more details, Sheila thinks they'll have a better chance of completing a project.

Sheila: Wait, wait, before we conclude, you can see on here.....

Meeting time: tape stopped at 1:38

**Santa Rosa County
Flood Mitigation Plan Task Force Meeting
September 28, 2009, 1:00 pm
Milton, Florida**

ATTENDEES:

Sheila Harris, Grants Coordinator/ Special Projects for Santa Rosa County (SRC)
Stephen Furman, SRC Assistant Public Works Director
Karen Thornhill, SRC Floodplain Manager
Linda Bauer, Department of Environmental Protection, Stormwater Section
Paul Miller, SRC Planning and Zoning, Long range comprehensive planning
Daniel Hahn, SRC Emergency Management
Doug Lasater, Milton Resident, Bagdad Waterfront Partnership
Pat Bowman, Santa Rosa County GIS Department
Ginny Garrett, Milton Resident
Peggy Armstrong, Navarre Resident, SRC Intern Emergency Management Dept.
Trent Mathews, USDA NRCS and Blackwater Stormwater Conservation District
Bill Semaine, Retired PE, Gulf Breeze Resident
Don Richards, President United Peninsula Association
Scott Foster, CERT, Navarre Resident
Larry O'Donnell, DEP Wetlands
Ken Cromer, American Red Cross

Sheila Harris thanked everyone for coming to Milton twice a month and then reviewed the six steps that have already been completed by the Task Force.

The Public Information Outreach strategy shows the public information projects the county currently performs and what the County would like to do in the future. The County has not had a Public Information Strategy previously. This will provide up to 125 points toward the County's CRS rating. The County Staff will perform the outreach projects, and will take advantage of the help of the local outlets that are available, such as the CERT program, the Red Cross and the DEP. Sheila will add, "to partner with the Red Cross in education". Karen explained that if any County employee is invited to a function, then she could count it as an outreach project. *Hurricane Preparedness Day* can include flood data.

Stephen Furman wants to add a program for military people purchasing homes in SRC that will provide flood hazard information in their relocation, or welcome packages. Sheila will look into adding this as an element and will investigate what the military already provides.

A speaker mentions that there was a discussion at a previous meeting about instituting in-school classroom or assembly education that is not listed as an activity. There is already a program in place using *the Three Little Pigs* story that teaches the kids, for example, that buying a house on the sand is bad, etc. Daniel Hahn adds that the County Emergency Management Department reviews the schools' disaster plans, teaches the 7th graders CPR and gives each 7th grader a Disaster Guide each year to take home and educate their parents, and teaches CERT at Pace High School. Karen agrees that it's a good idea to get involved with the schools for an outreach activity. *Bay Day* would be a good place to start, as every 5th grader attends *Bay Day* as a field trip.

There is not a Santa Rosa County Emergency Management Expo or Fair, but Dan and/or Karen does attend the BRACE Expo every year and Dan attended the first annual Business Expo this year and also the County Fair. The Home Depot in Pace invited Karen to an Expo to do flood determinations, etc. this year. Daniel attended the same thing at Lowe's. CERT has done ten expos recently.

DEP would like to tie what they do into flood mitigation. Sheila explains that she is working on getting information to the public about buying home and flood information that would be useful to them. All agree that realtor disclosure should be improved. There is a local realtor on the Task Force, but he is not present today. Karen will continue to educate realtors about the flood hazard, and she hosts NFIP training classes for insurance agents throughout the County. Karen wants to educate potential homebuyers about the fact that the flood maps are not the only things they need to look at before considering purchasing a house.

Including base flood elevations on certificates of occupancy will be included as “a *pending* outreach project when possible” at this time. Karen explained that the elevation is also on the Elevation Certificate, which is certified by a surveyor.

Sheila asks for any ideas for changes to the OPS to be emailed to her.

It was suggested that the Fort Walton Beach radio stations be included in the public service announcements for the south end of the county, east of Highway 87. WFTW is the one to use. They do not get channel 1330 am at all east of Highway 87.

Sheila presented the *Draft Activities* that should include all types of activities, and will include who is responsible for implementing the activities.

It was decided to leave the word “stakeholders” in Objective 2.5. Regarding Objective 3.3, a suggestion was made to use a stronger word than “encourage” percolation. Change wording to “encourage individual property owners to pursue percolation”. Developers are already mandated to do this. Pat Bowman suggested that building permits include this objective so that individual property owners will be informed and encouraged to pursue percolation-oriented drainage.

Ken Cromer would like to include radio stations in the list of media utilized to inform the public of impending flooding in Objective 1.1.

Sheila requests that the Task Force members read the “Draft an Action Plan” section of the CRS Manual, which she has provided, and assign responsibility to each of the activities in the “Draft Activities”. This may involve other agencies as well as County Staff. Also prioritize the activities.

This FMP is part of our Local Mitigation Strategy (LMS), which is handled by Sheila and Paul’s offices, as a joint effort. It is a Board Of County Commissioners responsibility. The County cannot get mitigation funding without having an LMS. County Staff may be required to report to the LMS Task Force, perhaps quarterly, about the activities that are assigned to their departments, and the public and other agencies are strongly encouraged to participate, through the Local Mitigation Strategy Task Force. It is not necessary for the Flood Mitigation Task Force to continue, as the FMP is a part of the LMS, and it is required that the LMS Task Force must always be in place.

The next meeting is scheduled for October 12th.

Meeting time: One hour

**Santa Rosa County
Flood Mitigation Plan Task Force Meeting
October 12, 2009, 1:00 pm
Milton, Florida**

ATTENDEES:

Sheila Harris, Grants Coordinator/ Special Projects for Santa Rosa County (SRC)
Stephen Furman, SRC Assistant Public Works Director
Karen Thornhill, SRC Floodplain Manager
Linda Bauer, Department of Environmental Protection, Stormwater Section
Daniel Hahn, SRC Emergency Management
Pat Bowman, Santa Rosa County GIS Department
Peggy Armstrong, Navarre Resident, SRC Intern Emergency Management Dept.
Bill Semaine, Retired PE, Gulf Breeze Resident
Scott Foster, CERT, Navarre Resident
Al Long, Milton resident, realtor
Dave Bellamy, Tiger Point Village resident
Kyle Holley, North End Committee for the Tourism Development Council
Randy Jorgensen, employee of the City of Milton

Attendance is lower than usual due to the fact that today is a federal holiday. Sheila Harris informs that today we will work on drafting an Action Plan and prioritizing the activities, assigning responsibility, determine when they are expected to be completed, how and to whom they will be reported and how they will be funded. We have completed steps 1 through 7 of the FMP planning process. Sheila has distributed a Draft Action Plan, based on the activities that have already been finalized by this FMP Task Force.

Considering staff cuts, tight resources and budget constraints, as responsibility is assigned to the actions, County Staff should advise Sheila if they feel that an unrealistic number of activities are being assigned to them during this process.

A question was asked, when this plan is adopted, what will the repercussions be if an activity is not completed? Karen explained that in the update, the County would only have to explain why they did not accomplish what was planned (short of staff, lack of funding, etc.) Stephen Furman expects less tax revenue next year than this year, so he would recommend not saying that \$250,000 be budgeted for stormwater drainage improvements. Another speaker suggests including the dollar amount, and adding "if available".

Daniel Hahn approves of all activities related to Emergency Management, including timelines. An annual Office of Domestic Preparedness grant funds the SRC Disaster Guide and is fairly constant and consistent.

Administrative efforts to comply with the Action Plan's recommendations will require more staff time and more organization efforts will be required.

The activities on the Draft Action Plan will add a minimal amount of new responsibility to the Public Works, Emergency Management and Floodplain Management Departments, and the activities should be able to be accomplished by current staff.

Karen is expecting to increase the County's CRS classification to 5 next year.

Daniel points out that the activity that makes the EM Planning Chief responsible to recommend contingency plans for critical facilities should be re-worded for private facilities. He reviews the plans for

hospitals and nursing homes. He does not review plans for lift stations and wastewater treatment facilities. Change wording to “make recommendations about *their* contingency plans”, or “continue to make contingency plans for those critical facilities that fall under the responsibility of the County and coordinate with other agencies as applicable to assist with their contingency plans”. This might involve sending them a letter with examples and telling them Emergency Management be happy to review it. A speaker asks if these facilities can be mandated by ordinance to make a contingency plan that must be submitted to the County.

Sheila explained that generally, most grants are tied to very specific projects, and require a 25% match. The seven drainage improvement projects in item #5 are funded by a grant that the County received as a result of the 2004 storm season and requires a 25% match that equals \$25 million. That money will come from the electric franchise fee drainage reserves that the County has. For the next few years it is not anticipated that the County will have much money for any other match.

If the County Engineering Department is doing some of the work, generally we can claim that as in-kind, but not for volunteer costs. Sometimes volunteer work is considered in-kind for the match if related to the recovery process, but not for mitigation.

The County’s evacuation plans are included as part of the FMP.

Stephen recommends the they strike the item on page 8 of the Draft t Action Plan: “Maintain County’s practice of not issuing development permits for projects not meeting the design criteria for correcting existing deficiencies or meeting future drainage requirements”. The County does not require developers to correct previous deficiencies. There are several other activities listed that mention what the County does require of developers. All agree that this item should be removed.

Sheila will ask Paul Miller about the item about capital improvements in coastal high hazard areas. Paul is out of town at this time.

Randy questions the item, “Zone all County parks to assure perpetual preservation of open space.” What does this have to do with floodplain management? Karen explains that there are CRS points provided for doing this and the County has never done this before. There is no County property that is deed restricted. If the County acquires a repetitive loss property through a grant, that property can never be developed again. Sheila will address this item with Paul Miller of the Planning and Zoning Department. Karen would like to remove this item, as there might be a need for a building, such as a bathroom, in some of the county parks. Only the elected body can re-zone property.

A requirement of the Action Plan is to have accountability. When we know of dates, they will be included, but some may be ongoing.

Stephen Furman points out that the County does not enforce DEP regulations. Re-word the item, “Maintain strong enforcement of NFWFMD regulations pertaining to floodplain management.”. Change to “maintain a strong working relationship with all state and federal agencies including NFWFMD.....”.

A suggestion was made regarding the item on page 9, “Encourage designation, protection and maintenance of wetlands”, change to: “as identified in the Comprehensive Plan and Land Development Code”.

Al Long, a local realtor on the Task Force, will look into disclosure requirements of realtors and home sellers. He agrees that education is important for homebuyers, as the disclosure requirements are not sufficient. A speaker points out that a state regulation, effective in 2010, will require disclosure of previous flooding by the seller and the real estate agent..

Regarding the item on page 6, “Investigate the feasibility of including base flood finished floor elevations on Certs of Occupancy”, Karen will consider this for the next meeting.

Regarding “Updating FIRMs to include elevations in all SFHA”, Karen points out that the maps are changed when funding becomes available through Congress. This item should be ongoing. The County will coordinate with the NFWFMD, as they are the Cooperating Technical Partner with FEMA. Take out “2014” and change to “as funding is available”.

If a property owner does not agree with the flood zone designation of their property on the FIRM, Karen states that they can come to her for help with correcting the designation. Randy would like to have a specific activity that states that the Floodplain Manager will help with Letters of Map Amendment (LOMA). Karen will write something up on LOMAs and LOMRs to include in the Action Plan.

Sheila asks that all of the Task Force members look at the Draft Action Plan and recommend changes, deletions or additions to her and also prioritize the items.

Sheila will email a revised Action Plan based on discussions at this meeting.

Would the Task Force Members be willing to remain on an email list so that this same Task Force can do the FMP update annually for additional CRS program points? Or they could become members of the LMS. This will be discussed at a later time.

The next meeting is scheduled for October 26 and then November 9. The draft FMP will be presented to the community on November 10th.

Meeting time: 1:15

**Santa Rosa County
Flood Mitigation Plan Task Force Meeting
October 26, 2009, 1:00 pm
Milton, Florida**

ATTENDEES:

Sheila Harris, Grants Coordinator/ Special Projects for Santa Rosa County (SRC)
Stephen Furman, SRC Assistant Public Works Director
Linda Bauer, Department of Environmental Protection, Stormwater Section
Paul Miller, SRC Planning and Zoning, Long range comprehensive planning
Daniel Hahn, SRC Emergency Management
Ginny Garrett, Milton Resident
Larry O'Donnell, DEP Wetlands
Al Long, local realtor, Milton resident
Scott Foster, CERT, Navarre resident
Don Richards, President, United Peninsula Association
Randy Jorgensen, Employee of the City of Milton

Sheila requests that everyone look at the 10-step process hand-out, and explains that today's meeting will finish Step 8, Draft an Action Plan, and Step 10, how we will maintain the plan over the years. Step 9 will be completed after the Board approves sending the plan to the State, and after the State has approved the plan, the BOCC will officially adopt the Plan for implementation.

The Draft Action Plan that Sheila has distributed includes the changes that were requested at the last Task Force meeting, and the items have been prioritized as suggested by the consultant, for our review. It is important to prioritize the items to help the County Staff prioritize their efforts and to give the public an idea of what type of activities that we believe should be important and the focus of our efforts. Our goal is to achieve the entire list every year.

Sheila suggests that we should put a focus on public education, and is why the Outreach Program Strategy (OPS) is #3 on the list. The Emergency Management Department participated in forty outreach events this year, which included flood information. The Navarre CERT also puts on events that include flood and hurricane information. The Navarre CERT has done four this month and will email Dan Hahn to inform him of each event in the future.

Stephen points out the item #36 and #41 still need more information. Sheila will contact Trent Mathews to complete the wording of those items. Paul informs that #36 is being done as a coordinated effort by Engineering for planning input, and Public Works for the implementation and from an advisory standpoint.

Linda Bauer asked regarding #32, periodic inspections of county maintained stormwater control structures, and #34, correcting localized drainage problems, as to why it is so low on the priority list, as she feels it should be higher. Sheila explained that it could certainly be moved up. Stephen informed the group that they have a process of inspecting county-maintained stormwater retention ponds (about 200) and try to do the inspection and maintenance annually, although some may be missed due to limited resources. There is a program in place to work through the list to be sure they all get attention. When the ERP ponds go on-line, we will have a lot more stringent requirements on those ponds, including reporting to the NFWFMD, due to the nature of their permitting, than we do on the existing ponds. We are trying to streamline our current process so that we can incorporate the ERP ponds when they come into play. For #34, Stephen explained that the County is doing it anyway so it doesn't have to be higher on the list, as it's not a special

effort. The owners will have to inspect and report the inspection and maintenance of the private ponds of the future.

A question was asked about the flooding of Highway 98 due to the Wal-Mart retention pond running over, and the many small dams in the north portions of the County, as to who is responsible to inspect these to be sure there isn't a problem? Stephen answered that the owner is required to maintain what they built. The County does not have a program to inspect the hundreds of privately owned ponds and dams, and neither does the DEP. Stephen points out dams that are over 10 feet high fall under the NFWFMD. At least two of the County water retention ponds that are over 10 feet high were recently inspected by the NFWFMD and required some maintenance.

Linda asked why an item on the Draft Action Plan from the last meeting was removed, about encouraging designation and protection of the wetlands on page 9. Stephen answered that the County does not regulate the wetlands. It was probably rolled into #23 conceptually. (From the October 12th minutes: *A suggestion was made regarding the item on page 9, "Encourage designation, protection and maintenance of wetlands", change to: "as identified in the Comprehensive Plan and Land Development Code".*). Stephen explained that the Task Force does not have the authorization to say what should be regulated. It has come up for discussion to the BOCC, and it has been decided to leave the wetland regulating to the Army Corps of Engineers and the NFWFMD.

Dan would like to move the EOC item from the top of the list, as it is already done routinely. Suddenly, Mickey Mouse announced his arrival, and Elvis left the building. After this brief interruption, Sheila explained that the consultant, CRS Max Consultants, prioritized the items based on comments from County Staff and from experience with writing this type of plan, and was based on the criteria in the first paragraph of the Draft Action Plan. Linda wondered why, then was the repetitive loss property item as low as #13? Dan thinks it is just because there are too many items here, and he would like to re-write numbers 3, 10 and 15 to combine them. Sheila would like to strike numbers 10 and 15, as they are repetitive since the OPS activity is included. Dan likes the wording of #10 more than #3, and #10 should be lower and something else should be moved up. Sheila thinks that the OPS is one of the more important actives and is an all-encompassing strategy. Dan wants to take #10 and move it to where #3 is and add a few words. Sheila is going to leave #3 as is and delete #10.

A question was asked about numbers 28 and 40, open space in parks and beneficial areas. The County does not have areas designated as "natural and beneficial" (N&B). Ginny would like to see an area designated as natural and beneficial rather than open space. Stephen points out that perhaps they are separate items because of the CRS point value. If it is something that the County doesn't do, then there shouldn't be points for it. The County does have a program to acquire some of the land around Whiting Field that could be designated as N&B as it will never be developed. If they don't get developed, then these open areas certainly could have an impact on local flooding. In the southern part of the County there is a soccer complex and a ballpark that have a lot of green space around them, although it wasn't required. We're saving and enhancing this green space, though we may not be calling it N&B or open space. One item is Planning and Zoning coordinating with the parks and the other is the Floodplain Manager coordinating with Planning and Zoning. Parks is one issue and #40 is more about the floodplain along the Escambia River where we have the NFWFMD and the DEP owns part and the Yellow River Preserve and those sorts of areas. Keep them separate as they are.

Dan points out that #6 and #11 are practically identical.

The public will be notified by the Public Information Officer that the draft of the FMP will be placed on the County's website. On November 10th there will be a public meeting for the public to provide feedback.

Sheila distributed the draft of the "Implementation, Evaluation and Revision" section of the FMP for comments and input. Sheila reminds the FMP Task Force (TF) that they will continue to service on the FMP committee, and will be notified in August of the annual update meeting via email. The TF will consider if the plan worked, assess its progress, decide if there is anything that needs to be changed, determine if all of the action items were accomplished and if not, why, and approve the update. That will be

presented at the September LMS meeting as a report and they will recommend it to go to the BOCC. This will also be a part of the CRS Floodplain Management Plan annual process that Karen has been doing for years. This will be coordinated with the LMS, as the LMS committee is responsible for mitigation activities. Sheila would like for this to be included as a part of the FMP. This will be a presentation to the LMS committee, and their input is encouraged, but it is not presented for their approval. The annual evaluation and update meeting will be coordinated with the annual LMS meeting. The FMP committee is not considered a sub-committee of the LMS committee; rather it is considered a Task Force appointed by the LMS committee

The consultant is doing the editing of the FMP, and Sheila will distribute the draft to the Task Force. Sheila has the first five sections of the draft FMP to distribute to the TF, which we will discuss at subsequent meetings. The consultant will be here to get input on the complete final draft. A comment was made that the consultant will probably supply the pizza at that meeting. Sheila will inform the consultant of this step in the process.

The consultant will be present at the next meeting, two weeks from today (Nov 9), and will discuss comments or changes and the draft FMP will be presented to the public on the following evening.

Sheila has distributed a questionnaire for any cooperating agency or group, which will be helpful for input, and will provide additional CRS points.

Sheila encourages everyone to contact her with any input for the FMP that was not addressed at this meeting.

A speaker commended the Task Force for its' work on the FMP, as it cannot help but benefit the people of Santa Rosa County.

Meeting time: 51:26

From: CRS Max Consultants Inc. [crsmaxinc@bellsouth.net]
Sent: Thursday, July 02, 2009 7:45 PM
To: 'Joan Van Stone'
Subject: RE: Minutes of 6-26-09 meeting

Follow Up Flag: Follow up
Flag Status: Flagged
Hi Joan,

I brought the sign-in sheet to the meeting but forgot to put it out. Before leaving I gave it to Sheila and asked her to pass it around.

The attendees were:
Sheila Harris
Karen Thornhill
Stephen Furman
Paul Miller
Dan Hahn
Peggy ?

Thanks,

Earl

From: Joan Van Stone [mailto:vanstonerbj@comcast.net]
Sent: Thursday, July 02, 2009 5:20 PM
To: CRS Max Consultants Inc.
Subject: Minutes of 6-26-09 meeting

Hi Earl,

Thanks for leaving the recorder for me. Sorry I missed you.

I'm working on the minutes and will send them to you for approval. Could you please tell me the names of those who attended the meeting?

Thanks

Joan

Exhibit 2

Notice of Public Meetings

From: Joy Tsubooka [JoyT@santarosa.fl.gov]

Sent: Wednesday, July 22, 2009 4:29 PM

Subject: SRC PIO- Agenda for the July 23 Commission Regular Meeting

COMMISSION REGULAR MEETING

Thursday, July 23, 2009 – 9:00 a.m.

Administrative Complex - Board Meeting Room

9:00 a.m. Call to Order – Chairman Don Salter

Prayer – Rev. Joe McKinney, Mt. Carmel United Methodist Church

Pledge of Allegiance

Approval of the Agenda

Proclamations

Military Leader of the Year Recognition – Capt. Rick Sadsad

Americans with Disabilities Act (ADA) Awareness Day

9:30 Public Hearings

Proposed amendment to Ordinance 2008-09 regulating repetitive discharge of firearms in single family residential districts.

FY2009 Edward Byrne Memorial Justice Assistance Grant Program (Local Solicitation) in the amount of \$29,280 for purchase of tasers and ballistic shields used in Patrol Division.

Administrative Committee – Salter & Goodin

1. Recommend Certificate of Participation in FY2009 Edward Byrne Memorial Justice Assistance Grant Program (JAG Countywide) in the amount of \$90,837 funding two (2) officers for Area Impact Management (AIM) Unit of Sheriff Office.
2. Recommend Resolution authorizing and supporting inclusion of Navarre Beach Dune Restoration project in 2010/2011 Florida Beaches and Coastal Systems Local Government Funding Request.

3. Recommend development of application for improvements to the Bagdad Mill Site for FY2010-2011 Florida Recreation Development Assistance Program (FRDAP) grant cycle.
4. Recommend Traffic Signal cost Reimbursement Agreement with Junior Food Stores of West Florida, Inc. d/b/a Tom Thumb Stores, for signal at US98 and Tiger Point Blvd.
5. Meetings (unless otherwise noted the meetings below will be held in the Board room of the Santa Rosa County Administrative Center):

Jay Fire Department 12781 Hwy 89, Jay	July 23	7:00 p.m.
Utility Board	July 27	5:00 p.m.
Hazard Mitigation Public meeting Oriole Beach Elementary School, Media Center, Gulf Breeze	July 28	6:00 p.m.
Public Safety Coordinating Council SRC Sheriff's Dept. Training Room, 5755 E Milton Rd.	July 29	11:30 a.m.
Hazard Mitigation Public meeting	July 30	6:00 p.m.
Budget Workshop - Constitutional Officers	August 4	9:00 a.m.
Marine Advisory	August 4	5:00 p.m.
Budget Workshop – Board Departments	August 5	9:00 a.m.
SRC Housing Coalition Conference Room, 6051 Old Bagdad Hwy., Milton	August 5	1:30 p.m.
Tourist Development North End Committee Santa Rosa County Chamber of Commerce, 5247 Stewart St., Milton	August 6	8:30 a.m.
Zoning Board of Adjustments	August 6	5:30 p.m.
Navarre Architectural Advisory Board Navarre Chamber of Commerce, 8543 Navarre Parkway, Navarre	August 11	3:00 p.m.
Commission Committee	August 10	9:00 a.m.
Harold Fire Department 6001 Miller Bluff Rd., Milton	August 10	7:00 p.m.
Tourist Development South End Committee Visitors' Center, 8543 Navarre Parkway, Navarre	August 12	9:00 a.m.
Building Code Board of Adjustments Conference Room, 6051 Old Bagdad Hwy., Milton	August 12	2:30 p.m.
Blackwater Soil and Water Conservation, District Supervisors Board 6285 Dogwood Dr., Milton	August 13	7:30 a.m.
Commission Regular	August 13	9:00 a.m.
Local Planning Board	August 13	6:00 p.m.

Public Forum

Joy Tsubooka
Public Information Officer
Santa Rosa County
4499 Pine Forest Road
Milton, FL 32583
(850) 983-5254
(850) 393-8304 cell
<http://www.santarosa.fl.gov/>

Santa Rosa County Mitigation Planning

How you can help!

Santa Rosa County is undergoing two exciting efforts related to mitigation planning. The first is the development of the county's first ever stand-alone flood mitigation plan and the second is a comprehensive update to the county's Local Mitigation Strategy or LMS multi-hazard plan.

Both plans are intended to assess natural hazard risks to our community and identify ways to minimize and manage those risks. In order to identify and plan for future natural disasters, we need assistance from the residents of Santa Rosa County and any other stakeholders who may be impacted by the county's mitigation efforts.

You can assist in one of three ways:

- Attend a public meeting in your area.
- Take the county's mitigation questionnaire by visiting the county's website at www.santarosa.fl.gov.
- Participate on a mitigation task force.

The information you provide will help us better understand your hazard concerns and can lead to mitigation activities that reduce the risk of injury or property damage in the future.

Hazard Mitigation Planning - Public Meetings

Tuesday, July 28, 2009
6:00 PM
Oriole Beach Elementary
Media Room
1260 Oriole Beach Road
Gulf Breeze

Thursday, July 30, 2009
6:00 PM
County Administrative Center
Commissioner's Board Room
6495 Caroline Street
Milton

Please contact Sheila Harris at the number below if you have any questions or would like to assist the county in this effort.



Santa Rosa County
Local Mitigation Strategy (LMS)

**6495 Caroline St. Suite H
Milton, FL 32570**

**Phone (850) 983-1848
<http://www.santarosa.fl.gov/lmsc/index.html>**



Santa Rosa County Public Information ■ 4499 Pine Forest Road ■ Milton, Florida ■ 32583 ■ (850) 983-5254

July 21, 2009
#0910721-MITPLN

Contact: Sheila Harris
(850) 983-1848
sheilah@santarosa.fl.gov

***County Launches Two Mitigation Planning Efforts
-Public Input Needed-***

Santa Rosa County is seeking public involvement and participation in two mitigation planning efforts. The first is a comprehensive update to the Local Mitigation Strategy multi-hazard plan. The second effort is the development of a flood mitigation plan, which will be part of the multi-hazard plan but also a stand-alone plan. Mitigation planning can lead to activities that lessen the impacts of disasters and reduce the loss of life and property for residents, governments and businesses. Additionally, effective flood mitigation planning can result in additional discounts for flood insurance policy holders.

Community input is vital to creating an effective plan and there are several ways in which the public can participate in this process:

- ***Attend one of two public meetings***
 - Tuesday, July 28 at 6 p.m.
Oriole Beach Elementary/Media Room
1260 Oriole Beach Road, Gulf Breeze
 - Thursday, July 30 at 6 p.m.
County Administrative Center/Commissioner's Board Room
6495 Caroline Street, Milton
- ***Complete an online survey-*** a short survey is available on the county's website at www.santarosa.fl.gov.
- ***Serve on the Local Mitigation Task Force or Flood Mitigation Plan Task Force-*** Volunteers are needed for both the Local Mitigation Strategy task force and the Flood Mitigation task force. Volunteers should expect to participate in one to two meetings per month for the next six months and provide assistance and input regarding mitigation planning.

For more information about volunteering or the county's mitigation planning efforts, please contact Sheila Harris, Grants & Special Projects Coordinator at (850)983-1848 or sheilah@santarosa.fl.gov.

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From: Joy Tsubooka [JoyT@santarosa.fl.gov]
Sent: Tuesday, November 10, 2009 10:51 AM
Subject: SRC PIO- TS Ida Update #7

Santa Rosa County Tropical Storm Ida Update #7

Storm Information as Currently Forecasted by the National Weather Service

- The tropical storm warning has been lifted.
- Coldwater River is expected to crest around midnight Wednesday at four inches above flood stage.
- Flood models for the Blackwater River in Milton are being run by the River Forecast Center, updates will be provided as soon as they are available. At 8 a.m. this morning, it was approximately 2 feet above normal levels, and covered the Riverwalk Boardwalk by roughly 6 inches.
- Residents living near county rivers should monitor the water levels in their area and remember conditions can change very quickly.

Actions by Santa Rosa County

- The emergency operations center will deactivate at 10 a.m.
- Any road flooding will be handled by normal procedures.
- The citizen information line will close at 3 p.m.

Damage Assessments

- Damage assessments were completed this morning, with only minor damage reported.

Road Closures/Traffic Conditions

- Gulf Boulevard/399 west of the Santa Rosa County line is currently impassible.
- Roads with standing water:
 - Ward Basin Road at Brown Fish Camp
 - Newport Street
 - Newport Drive
 - Madura
 - Coquina
 - Andrew Jackson
 - Municipal Drive and Elmira Street
 - Riverwalk Street at the end of Berryhill Street.
- Driving through rising flood waters is extremely dangerous. Most deaths from flooding in the United States are due to people driving their cars into flooded areas. "Turn around, don't drown."
- Any additional closures will be announced as they occur.

Shelters

- The special needs and general shelter at Milton Community Center is closed.

County Offices

- The public presentation of the local mitigation strategy multi-hazard plan and the flood mitigation plan will take place as scheduled tonight at 6 p.m. in the board room of the Santa Rosa County Administrative Center located at 6495 Caroline Street in Milton.

General Safety Information

- www.santarosa.fl.gov
- Please monitor your home weather radio and local media outlets for the most up-to-date information.
- Your best defense in any disaster is a NOAA Weather radio.
- Citizens can signup to automatically receive breaking news alerts from Santa Rosa County Emergency Management via e-mail or as a text message on their cell phone at:
<http://www.santarosa.fl.gov/emergency/publicwarning.html>

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Public Information Officer
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Milton, FL 32583
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(850) 393-8304 cell
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How's our customer service?

<http://www.santarosa.fl.gov/customerservice/survey.html>

Please note: Florida has a very broad public records law. Most written communications to or from state officials regarding state business are public records; available to the public and media upon request. Your e-mail communications to or from Santa Rosa County employees may be subject to public disclosure.

County News Update - Windows Internet Explorer

http://www.santarosa.fl.gov/news/index.html

County News Update

and empower citizens and enhance community awareness by means of media relations, public education tools and timely crisis communication.

Email:
Media inquiries or citizen questions can be submitted to: [County News](#)

Phone: 850-983-5254

Fact Sheet 1 - Your County Services

Media Tools

Latest County News Releases

Article Date	Topic
09/23/09	Work Progresses on US 90 in Santa Rosa County
09/16/09	Avalon Accident Update
09/15/09	Big Savings are Found @ Your Library
09/14/09	6th annual Coastal Encounters Event and Grand Opening of the Navarre Beach Marine Science Station!
09/09/09	Skyline Fire/Rescue Celebrates 50th Anniversary
09/03/09	Temporary Lane Closure on US 90 in Santa Rosa County
09/03/09	Shopping Center Road Connection Opens Friday
09/02/09	Pet Friendly Shelter Now Available in Santa Rosa County
08/19/09	Community Health Fair/Flu Shots
08/18/09	Summer Reading Program Draws Record Participation @ Your Library
08/16/09	TROPICAL STORM CLAUDETTE
08/11/09	Traffic Shifts On Chumuckla Hwy
08/11/09	Environmental Department Offers New Program - Household Hazardous Waste Center-
08/05/09	Playground at Tiger Point Recreation Park to Reopen - Major Improvements Made -
08/04/09	Dispatchers Receive Certification
08/03/09	Florida Department of Transportation Officials to Visit Santa Rosa County
08/03/09	Intermittent Lane Closure on SR 87 North Resurfacing Project
07/31/09	Business is Booming in Santa Rosa Libraries This Summer
07/21/09	County Launches Two Mitigation Planning Efforts
07/15/09	Budget Workshops & Public Hearing Schedule - Proposed

start | Inbox - Microsoft Out... | County News Update... | The Planning Process... | 2:09 PM

From: Joy Tsubooka [JoyT@santarosa.fl.gov]

Sent: Tuesday, November 03, 2009 5:24 PM

Subject: SRC PIO- County in Final Stage of Mitigation Planning

County in Final Stage of Mitigation Planning
-Public Meeting to Review Plans on November 10-

Santa Rosa County is in the final step of drafting two mitigation plans, a five year comprehensive update to the local mitigation strategy multi-hazard plan and the flood mitigation plan. A public presentation of both plans will be made on Tuesday, November 10 at 6 p.m. in the board room of the Santa Rosa County Administrative Center located at 6495 Caroline Street in Milton. The public is encouraged to attend this meeting to comment and make recommendations on the draft plans. Both plan drafts will be available on the county's Website beginning Friday, November 6 at <http://www.santarosa.fl.gov/lmsc/index.html>. After final public input is collected, the plans will be submitted and reviewed by the state and FEMA. Once approved, the plans will be adopted and implemented by the county.

The flood mitigation plan, which will be integrated into the multi-hazard plan, was developed by the flood mitigation plan task force with CRS Max Consultants, is the county's first ever stand alone flood mitigation plan. The local mitigation strategy task force worked to complete the update to the local mitigation strategy multi-hazard plan. Planning efforts have been underway since November 2008.

Both plans were developed using FEMA's 10-step process:

1. Organize to prepare the plan
2. Involve the public
3. Coordinate with other agencies
4. Assess the hazard
5. Assess the problem
6. Set goals
7. Review possible activities
8. Draft an action plan
9. Adopt the plan
10. Implement, evaluate and revise

For more information about the county's mitigation planning efforts, please contact Sheila Harris, Grants & Special Projects Coordinator at (850) 983-1848 or sheilah@santarosa.fl.gov.

#

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Calendar of Events | www.gulfbreezenews.com | Gulf Breeze News - Windows Internet Explorer

http://www.gulfbreezenews.com/news/2009-10-29/Calendar_of_Events/Calendar_of_Events_001.html

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Calendar of Events | www.gulfbreezenews.com | Gulf...

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DMCA Notices

Thursday, November 5

Navarre Raiders
Vote
View results

Dave Ramsey
M-F 1p-4p
www.newsradio1620.com

Santa Rosa County Local Mitigation Strategy Meeting 1:30 p.m., Conference Room, 6051 Old Bagdad Highway, Milton

Santa Rosa County Zoning Board of Adjustments 5:30 p.m., County Administrative Center, 6495 Caroline Street, Milton

Gulf Breeze Beautification Committee 6:30 p.m., Gulf Breeze City Hall, 1070 Shoreline Drive, Gulf Breeze Monday, November 9

Santa Rosa County Commission Committee 9 a.m., County Administrative Center, 6495 Caroline Street, Milton

Santa Rosa County Flood Mitigation Plan Task Force 1 p.m., Visitors Center, 8543 Navarre Parkway, Navarre

Tuesday, November 10

Santa Rosa County Local Mitigation Strategy Plan Update & Flood Mitigation Plan public presentation 6 p.m., County Administrative Center, 6495 Caroline Street, Milton

Wednesday, November 11

Santa Rosa County Tourist Development South End Committee 9 a.m., Visitors Center, 8543 Navarre Parkway, Navarre

City of Gulf Breeze Executive Committee 6:30 p.m., City Hall, 1070 Shoreline Drive, Gulf Breeze

Thursday, November 12

Santa Rosa County Commission Regular/Reorganization Meeting 9 a.m., County

Sideline's
SPORTS BAR & RESTAURANT

The Breeze CINEMAS 8
NOW SHOWING
Friday, November 13 through Sunday, November 15

My Pink Lawyer

start | Inbox - Microsoft Out... | Things to do 11-11-2... | Microsoft Excel | Calendar of Events | ... | 9:25 AM

News Release



News Release

Santa Rosa County Public Information ■ 4499 Pine Forest Road ■ Milton, Florida ■ 32583 ■ (850) 983-5254

November 3, 2009
#091103-MITPLN

Contact: Sheila Harris
Grants & Special Projects Coordinator
(850) 983-1848
sheilah@santarosa.fl.gov

County in Final Stage of Mitigation Planning -Public Meeting to Review Plans on November 10-

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For more information about the county's mitigation planning efforts, please contact Sheila Harris, Grants & Special Projects Coordinator at (850) 983-1848 or sheilah@santarosa.fl.gov.

#

Sheila Harris

From: Joy Tsubooka

Sent: Tuesday, July 21, 2009 3:44 PM

Subject: SRC PIO- County Launches Two Mitigation Planning Efforts

County Launches Two Mitigation Planning Efforts
-Public Input Needed-

Santa Rosa County is seeking public involvement and participation in two mitigation planning efforts. The first is a comprehensive update to the Local Mitigation Strategy multi-hazard plan. The second effort is the development of a flood mitigation plan, which will be part of the multi-hazard plan but also a stand-alone plan. Mitigation planning can lead to activities that lessen the impacts of disasters and reduce the loss of life and property for residents, governments and businesses. Additionally, effective flood mitigation planning can result in additional discounts for flood insurance policy holders.

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Oriole Beach Elementary/Media Room
1260 Oriole Beach Road, Gulf Breeze
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County Administrative Center/Commissioner's Board Room
6495 Caroline Street, Milton
- ***Complete an online survey-*** a short survey is available on the county's website at www.santarosa.fl.gov.
- ***Serve on the Local Mitigation Task Force or Flood Mitigation Plan Task Force-*** Volunteers are needed for both the Local Mitigation Strategy task force and the Flood Mitigation task force. Volunteers should expect to participate in one to two meetings per month for the next six months and provide assistance and input regarding mitigation planning.

For more information about volunteering or the county's mitigation planning efforts, please contact Sheila Harris, Grants & Special Projects Coordinator at (850)983-1848 or sheilah@santarosa.fl.gov.

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8/20/2009

Community Briefs

Celebrating three years

Marital Arts of America on State Road 87 in Navarre will be celebrating its three years in operation with a birthday bash starting at 9 a.m. on Saturday, July 25 in the plaza parking lot. The party is open to the public and will feature free food, snow cones, karate classes for those who are new and other fun events for children.

Republicans meet

The Santa Rosa Federated Republican Women will meet on at 11:30 a.m. on July 28 at the Club at Hidden Creek. The speaker will be Danny Davis of "Fair Tax." Cost is \$15. Reservations may be made with Shirley at 932-7925 or gad-disj@bellsouth.net. All Republican women are invited to join us — and bring a friend.

GINS volunteers needed

Gulf Islands National need volunteers to help with operating the Fort Pickens Visitor Centers. Volunteers are asked to work one day per week staffing the information desk at the visitor center, answering visitor questions and providing sales help in the Eastern National bookstores. Interested persons should contact Volunteer Coordinator

Regional TPO approves plan for 'advance funding'

By Ken Garner

Navarre Press

Issuing bonds to finance new road projects could speed progress on much-needed improvements and ease gridlock in the Florida Department of Transportation's work program, according to Gene Valentino.

Of course, it was his idea.

Last week, his vision took a small step closer to becoming a possibility when the Northwest Florida Regional Transportation Authority approved a plan to study "advance-funding" of capacity projects.

"We have now a mechanism underway to study other fund-

ing for roads," said Valentino, an Escambia County commissioner and chairman of the Northwest Florida RTPO. "That's a good thing."

The Florida Legislature passed a bill earlier this year "authorizing" the RTPO to study the plan's feasibility and make recommendations by Feb. 1, 2010.

Mary Robinson, transportation director for the West Florida Regional Planning Council, recommended having the Florida-Alabama and Okaloosa-Walton TPOs approve a scope of services and funding and modify their unified planning work programs to include the feasibility study.

The Florida-Alabama TPO includes parts of Lillian, Ala., and Escambia and Santa Rosa counties in Florida and the Okaloosa-Walton TPO represents those counties. Those TPOs comprise the Northwest Florida Regional TPO.

The West Florida Regional Planning Council provide support to the those three TPOs as well as the Bay County TPO, the Bay, Gulf, Holmes and Washington Regional Planning Organization; Transportation Disadvantaged Coordinating Board; and Ride On! Commuter Services; and provides Geographic Information Systems and mapping services.

County expected to OK aviation park agreement

Staff Reports

Navarre Press

It started with a Navy man.

Six years ago, retired U.S. Navy Capt. Terry Jones never had heard of Whiting Aviation Park; nobody else had, either.

Santa Rosa County today is expected to approve a first-of-its-kind agreement with the Navy, allowing limited access to a 6,000-foot runway at Naval Air Station Whiting Field and clearing the way for development of the county's commercial airport.

County officials weren't thinking about economic development when they bought 267 acres next to Whiting Field in 2003; they just wanted to pro-

ing negotiate the agreement from the beginning, Jones wanted to make the Navy's mission more efficient. Aircraft were being flown to other facilities for maintenance and repairs.

"He said '...it would really save on operating costs, time and wear-and-tear on the aircraft if there was a way just to roll them across the runway into an airport,'" Gandy said. "That's really where that whole concept originated."

In exchange for use of the Navy's runway, which can accommodate aircraft as large as the C-130 cargo planes, the county agreed not to lengthen a runway at Peter Prince Airport in Milton, which could interfere with training airspace.

Gandy said, "but it means it can be done when the time is right."

In a related matter, the commission also is expected to approve asking for an easement so the county can build a taxiway connecting to the Navy runway.

Revised Public Meeting Notice

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Breeze NEWS

officer in good spirits, a condition after shooting

Blue-crab trap area closure ends

The harvest of blue crabs from traps in all waters of Broward through Pasco counties reopened on July 20. The use of traps to capture blue crabs was prohibited for a 10-day period in this area so lost and abandoned traps that remained in coastal and inland waters could be identified and removed.

Six regional 10-day blue crab trap closures take place in Florida at different times during the year, including a 10-day closure which begins on July 20 in the waters of Hernando through Wakulla counties, including all waters of the Ochlockonee River and Bay.

More information regarding the Florida Fish and Wildlife Conservation Commission's trap retrieval program, blue-crab trap closure dates, regulations and sure dates, participations and how you can participate in cleanup events is available online at <http://www.myfwc.com/RUL>. ESANDREGS/SaltwaterTraps_index.htm.

FWC begins Burmese python permit program

A program to begin addressing the invasion of Burmese pythons in the Everglades began Friday. The Florida Fish and Wildlife Conservation Commission (FWC) initiated a permit program that will allow herpetology experts to go into state-managed lands in South Florida and search for and euthanize Burmese pythons and other Reptiles of Concern.

FWC staff screened the participants in this initial program. All permit holders are required to provide the FWC with GPS locations of each captured python and to take a digital photo. The FWC will then study the data, which will include location, size and stomach contents, to help further understand the spread of this nonnative species.

Armed with data, the FWC can share valuable information with the U.S. Geological Survey and Everglades National Park, which are investigating the behavior and biology of the Burmese python for a better understanding of the snake's requirements for survival. This knowledge can help eradicate the Burmese python from Florida.

"One Burmese python is too many," said Scott Hardin, FWC's Exotic Species Section leader. "We hope this program is the basis for a larger, expanded program that will aid us in preventing the spread of this species."

The permits for the first phase of this program go from July 17 to Oct. 31. The FWC will then evaluate expanding the program.

"This is a good way to collect information critical to finding the best way to eradicate this harmful snake," said Nick Wiley, FWC's assistant executive director. "This is a strategic and responsible approach to begin solving the problem of pythons in Florida."

Active bears roam for food and mates in the summer

A woman in Lehigh Acres in Lee County had a surprise on July 13 when she encountered a black bear outside of her work. Del Bagwell told officers with the Florida Fish and Wildlife Conservation Commission (FWC) she was working at Country Cleaners in the Sunshine Plaza when she went outside at approximately 7:20 a.m. A black bear came running around the corner of the building and bumped into her.

"She was not knocked to the ground or injured," said FWC Officer Joanne Adams. "She said she looked at the bear, and the bear looked at her. Then she raised her arms and backed up slowly to the store door."

Bagwell then went inside the store and the bear ran off, Adams said.

"Ms. Bagwell did the right thing," said Dave Telesco,

FWC Bear Management Program coordinator. "She did not panic or run; she backed away slowly, giving the bear a clear escape route to run away."

Seeing a bear in unfamiliar surroundings can be a surprising phenomenon. Even though the Florida black bear has increased in population in the past few decades, it is still considered a threatened species in Florida. As development encroaches on its habitat, it is not unusual for bears to be seen near human populations, but it is highly unusual for humans to come face-to-face with a bear.

However, if you do encounter a black bear at close range, take the following precautions: Remain standing straight up; back up slowly; speak in a calm, assertive voice; do not run or play dead; and leave the bear a clear escape route.

Summer is a very active time for bears. They are searching for a variety of fruits and other seasonal foods that grow throughout their range. Summer is also breeding season, when bears search far and wide for mates. Also, in late summer, juvenile bears disperse from their mother's home range and look for new habitat. All of those factors can bring bears into populated areas where they normally would not venture.

When wildlife appears in residential communities, the FWC urges residents to remove or secure anything that might attract animals, such as garbage cans, pet food, birdseed, outdoor grills and compost bins. If a bear continues to come into an area after all attractants have been removed and creates problems for residents, then the FWC will consider trapping the bear. Capturing bears is an option in circumstances where bears are causing a conflict or there is a safety risk.

Residents may call any FWC regional office, if they have any questions about bears, or they may call the FWC's Wildlife Alert Hotline at 888-404-3922 to report wildlife conflicts.

GBHS' French participates in science symposium

OXFORD, Ga. — Grace French, a teacher at Gulf Breeze High School, recently participated in Oxford College's Institute for Environmental Education. The OIEE took place at the Oxhouse Science Center, a science field station of Oxford College.

Teachers from across Georgia

• See French, Page 8c ▶



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Neal Boortz

WEEKDAY PROGRAMMING

9:00 am - 11:30 am

Mon. - Fri.

Politically incorrect and proud of it! His libertarian philosophy ranks

DAVE DAUGHTRY'S MORNING FOLKS 6 am - 9 am
OPEN MIC 8 am - 9 am
NEAL BOORTZ 9 am - 11:30 am



Irrigation control key to fighting dollarweed

By Theresa Friday
Extension Faculty-Residential
Horticulture UF/IFAS Santa
Rosa County

I wish I had a dollar for every dollarweed I've pulled. It is one of the most pervasive and frustrating weeds for gardeners.

Dollarweed, also known as pennywort, is classified as a broadleaf weed. The leaves look similar to a lily pad and can grow up to the size of a silver dollar, hence the plant's name. It grows low to the ground, with one round, waxy leaf per petiole. The petiole (stem) is found in the center of the...

"Their dedicated service in agriculture education helped make FFA the out-

occurs frequently. Established lawns should be watered on an "as-needed" basis. University of Florida research demonstrated a 24% reduction in dollarweed numbers simply by reducing the frequency of irrigation.

Thick healthy turfgrass is also important in the prevention of creeping type weeds like dollarweed. Heavy dollarweed infestations are often the result of poor cultural practices such as mowing too low or failure to manage diseases in a timely manner. Good cultural practices like proper mow-

to expect," said Caitlyn Prichard, president of the Florida FFA Association.

containing atrazine (Image, Nutsedge Killer for St. Augustinegrass and Centipedegrass or Ortho® Weed B Gon® Spot Weed Killer for St. Augustine Lawns) or the three-way mixes that include 2,4-D and dicamba (Spectracide® Weed Stop® 2x Weed Killer for Lawns or Bayer Advanced Southern Weed Killer for Lawns) will provide fair control as will imazaquin.

However, tolerances of various turfgrass species differ tremendously to herbicides so it is critical that labels are read carefully for uses, rates, timing of application, etc. and strict-mier youth leadership organization in the state. Because of the support of

Image, Nutsedge Killer (imazaquin) lists dollarweed control with repeat applications and can be used around some ornamentals. Read the label carefully for specific use applications. Isoxaben (Gallery®) can also be applied to many ornamentals. Glyphosate (RoundUp®) can be applied directly to dollarweed foliage, but extreme care is necessary to avoid any contact with ornamentals or severe injury can occur.

Another control option is to hand-pull it. Just be sure to get the white rhizomes as well as the plant. Gary Bartley at (863) 439-7332.

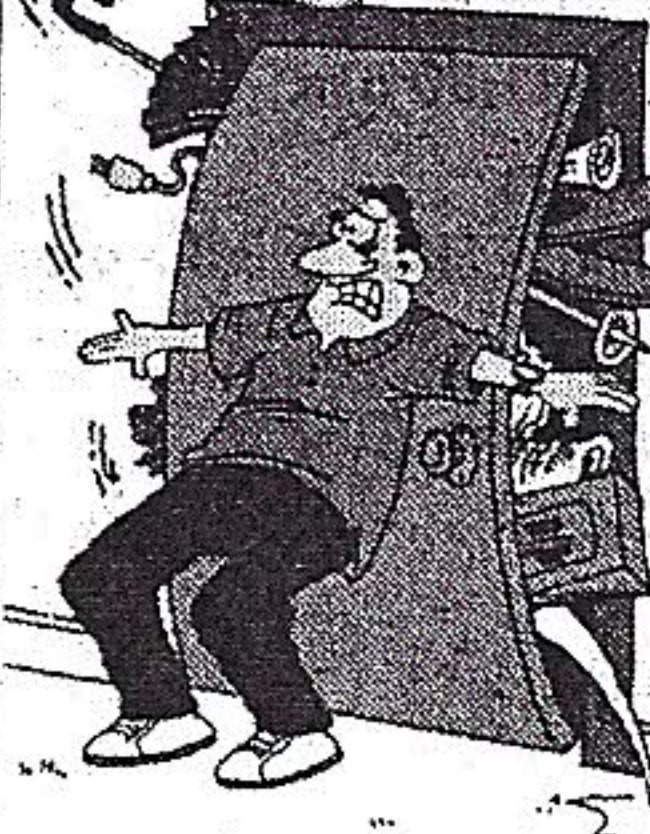
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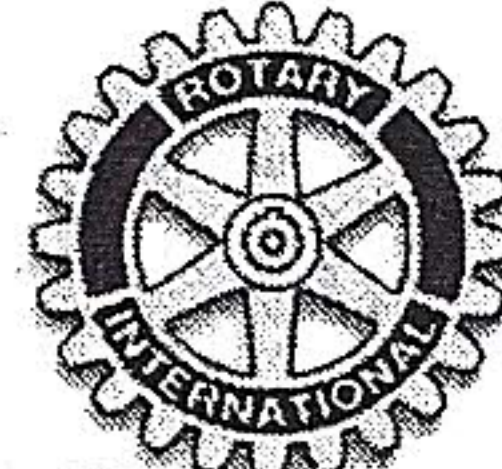
MILTON ROTARY CLUB

The Milton Rotary Club meets at the
Red Barn Bar-B-Q
located at 5887 Hwy. 90, Milton, FL.
The Rotary Club meets
every Tuesday at noon.

For information and or questions about
the Milton Rotary contact Greg Cowell
at 850-910-0902.

For more information
about Rotary International
go to

www.rotary.org



www.srpressgazette.com

Revised Public Meeting Notice

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Community

Gulf Breeze NEWS

Ladies shop, socialize at The Outlet

■ *Local boutique hosts celebration of success*

BY LISA NEWELL
Gulf Breeze News
lisa@gulfbreezenews.com

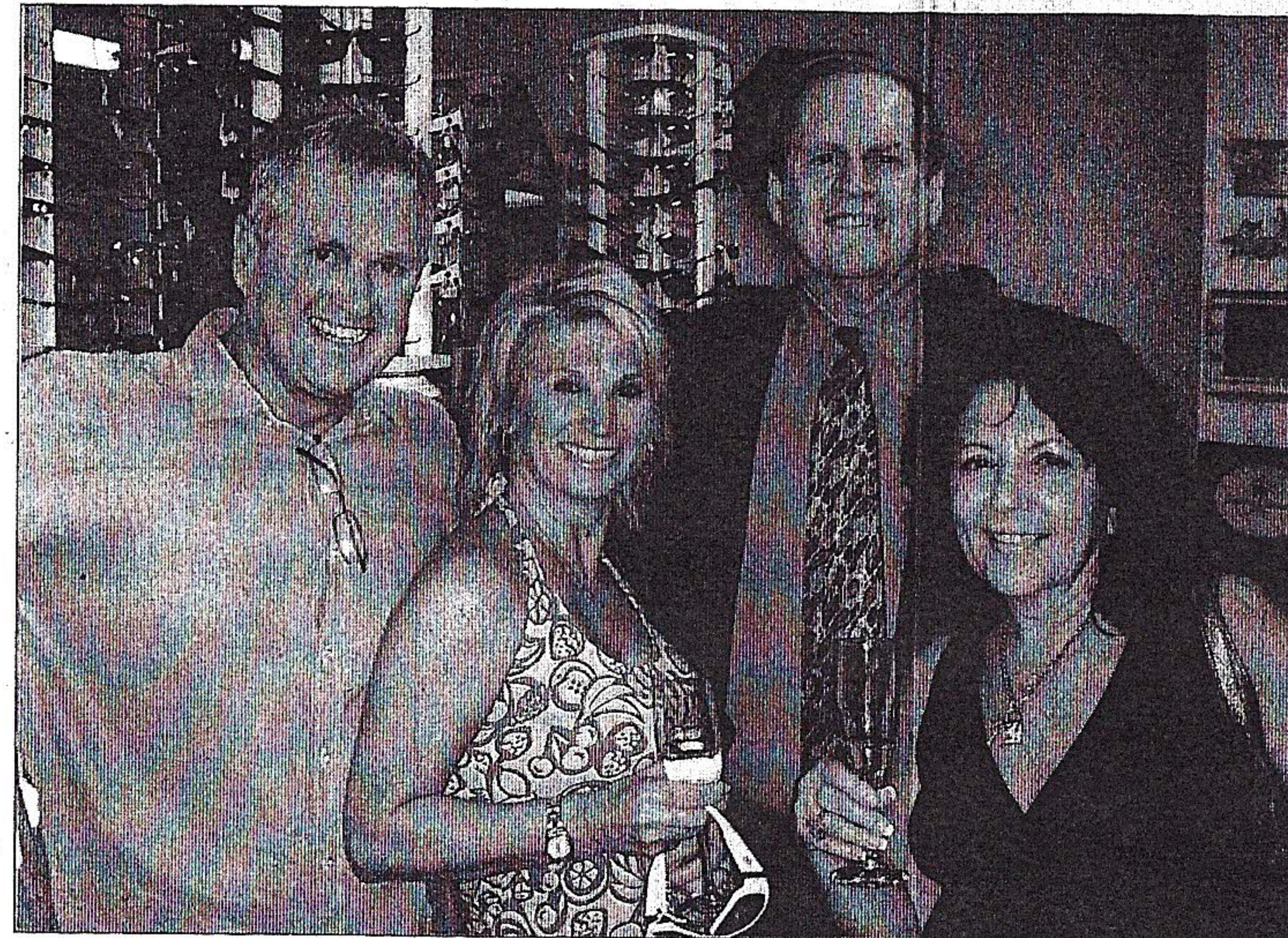
Justin Miller's new business, The Outlet, hosted a Ladies Night with complimentary champagne and hors d'oeuvres last week to celebrate the success the designer fashion outlet is experiencing since opening this summer.

Madrina Newcomb was among the shoppers gathered to browse through room after room of shoes, clothing, handbags, sunglasses and home accessories.

"The Outlet is a fabulous new energy of fashion brought to Gulf Breeze in this recession," Newcomb said. "I think it's wonderful that we can still feel 'divalicious' by getting our high end brands at low, low prices."

Miller, who also owns J. Miller's furniture in Gulf Breeze, purchased the inventory from several high end stores in Destin that were going out of business. His intent was to bring the designer fashions to Gulf Breeze and sell them at a fraction of the original price.

The result? The Outlet has heavy traffic every Thursday through Saturday, the only days the shop is open. Customers



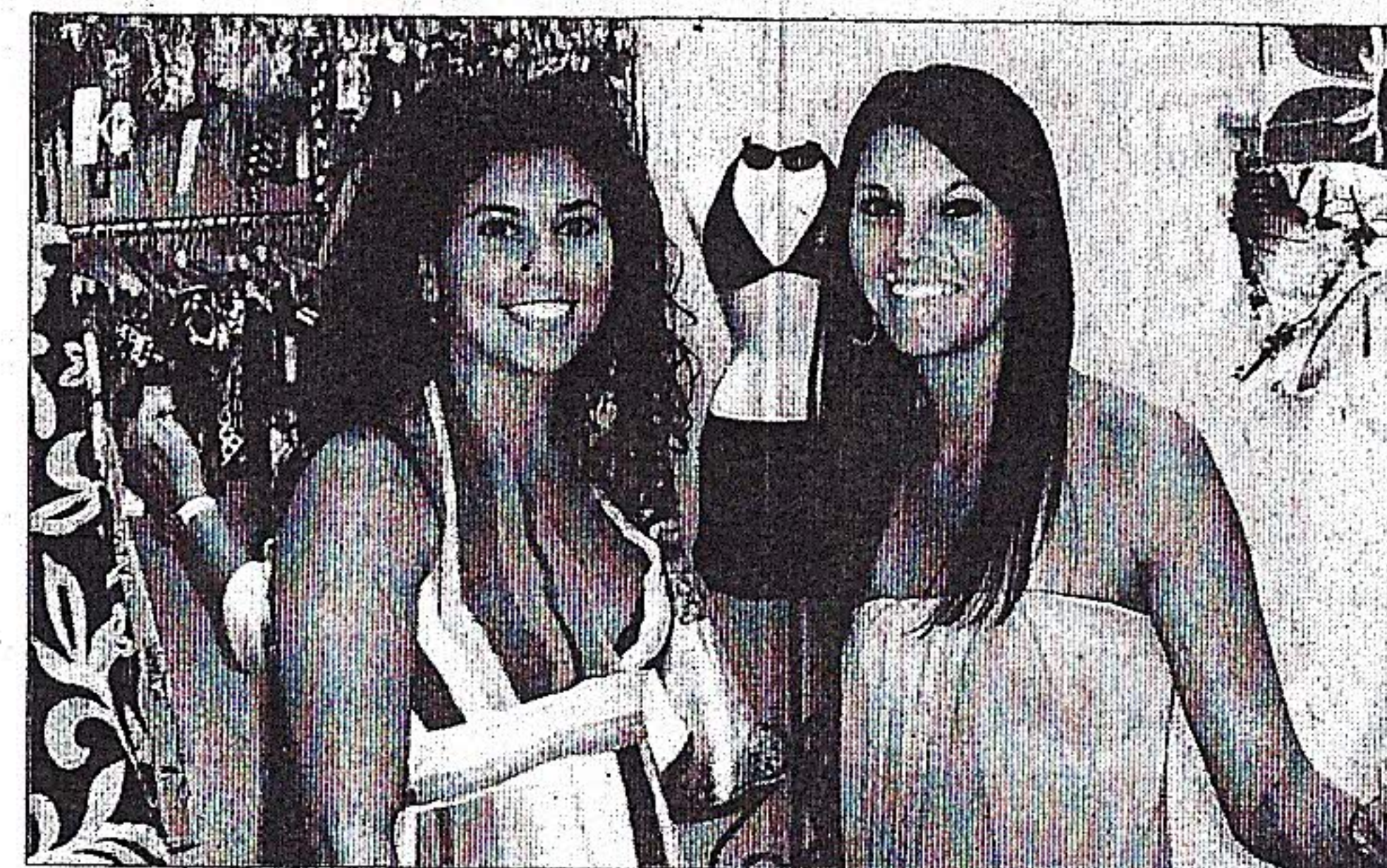
ABOVE, Mark Lee, Abbie Offerdahl, Bill Lee and Bonita Jacobs sip champagne while enjoying an after hours shopping spree at The Outlet in Gulf Breeze.

RIGHT: Rio Ciano and Jennifer Gann at Ladies Night at The Outlet.

Lisa Newell/Gulf Breeze News

Tommy Bahama, Vineyard Vines, Vera Bradley, True Religion, Michael Stars, Flax, Crocs, Allen Allen, Spanx and much more.

Now, as shoppers discover



open indefinitely.

One thing is certain, though, The Outlet is a hit with local shoppers who appreciate high quality merchandise at 20 to 75

Billy Bob's at 911-C Gulf Breeze Parkway. The store is open Thursday through Saturday from 10 a.m. to 6 p.m. and Sunday from 12 to 5 p.m.

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July 22, 2009

Santa Rosa starts mitigation planning

Santa Rosa County is seeking public involvement and participation in two mitigation-planning efforts.

The first is a comprehensive update to the Local Mitigation Strategy multihazard plan.

The second effort is the development of a flood-mitigation plan, which will be part of the multihazard plan but also a stand-alone plan.

Mitigation planning can lead to activities that lessen the impacts of disasters and reduce the loss of life and property for residents, governments and businesses. Additionally, effective flood mitigation planning can result in additional discounts for flood insurance policy holders.

Community input is vital to creating an effective plan and there are several ways in which the public can participate in this process:

- Attend one of two public meetings

- o Tuesday, July 28 at 6 p.m.

Oriole Beach Elementary/Media Room

1260 Oriole Beach Road, Gulf Breeze

- o Thursday, July 30 at 6 p.m.

County Administrative Center/Commissioner's Board Room

6495 Caroline Street, Milton

- Complete an online survey- a short survey is available on the county's website at www.santarosa.fl.gov.

- Serve on the Local Mitigation Task Force or Flood Mitigation Plan Task Force- Volunteers are needed for both the Local Mitigation Strategy task force and the Flood Mitigation task force. Volunteers should expect to participate in one to two meetings per month for the next six months and provide assistance and input regarding mitigation planning.

For more information about volunteering or the county's mitigation planning efforts, please contact Sheila Harris, Grants & Special Projects Coordinator at (850)983-1848 or sheilah@santarosa.fl.gov.

or-treat, but we can still celebrate Halloween in style! Be sure to check it out. See you there.

Some more ways to tell if you are growing older:

You sink your teeth into a steak and they stay there.

You have too much room in the house, but not enough room in the medicine cabinet.

Everything hurts, and what doesn't hurt, doesn't work.

See you next week!

Funeral Home with Rev. Bobby Ellisor officiating. Burial followed in Rose Lawn Cemetery.

Pallbearers were grandsons Roger Kinkle, Allen Kinkle, John Kinkle, Scot Cianci, Kris Cianci and Kraig Kelsey. Honorary pallbearers were grandson-in-laws Dustin Griffin, Mike Powers, and Kristian Hasse and great-grandson Brandon Powers.

Arrangements were entrusted to Rose Lawn Funeral Home. Offer condolences, share memories and sign the guestbook at www.roselawn-fh.com.

NOTICE OF PUBLIC MEETINGS

All Board of County Commissioner Meetings and other county department meetings are held at the County Administrative Center, Commissioner's Board Room, 6495 Caroline Street, Milton, Florida, unless otherwise indicated

Marine Advisory	November 3	5:00p.m.
SRC Housing Coalition	November 4	1:30 p.m.
Conference Room, 6051 Old Bagdad Hwy., Milton		
Tourist Development North End Committee	November 5	9:00 a.m.
Santa Rosa County Chamber of Commerce, 5247 Stewart St., Milton		
Local Mitigation Strategy meeting	November 5	1:30 p.m.
Conference Room, 6051 Old Bagdad Hwy., Milton		
Zoning Board of Adjustments	November 5	5:30 p.m.
Commission Committee	November 9	9:00 p.m.
Flood Mitigation Plan Task Force meeting	November 9	1:00 p.m.
Conference Room, 6051 Old Bagdad Hwy., Milton		
Navarre Architectural Advisory Board	November 10	3:00 p.m.
Navarre Chamber of Commerce, 8543 Navarre Parkway, Navarre		
Public Presentation of the Local Mitigation Strategy	November 10	6:00 p.m.
Plan Update & Flood Mitigation Plan	November 11	9:00 a.m.
Tourist Development South End Committee		
Visitors' Center, 8543 Navarre Parkway, Navarre		
Building Code Board of Adjustments	November 11	Cancelled
Conference Room, 6051 Old Bagdad Hwy., Milton		
Commission Regular / Reorganization Meeting	November 12	9:00 a.m.
Local Planning Board	November 12	6:00 p.m.
Team Santa Rosa EDC meeting	November 16	11:30 a.m.
TEAM Conference Room, 8491 Caroline Street, Milton		
Tourist Development Council Board Meeting	November 18	3:00 p.m.
Visitors' Center, 8543 Navarre Parkway, Navarre		
Aviation Advisory Committee	November 18	5:00 p.m.
Fire Dept. Executive Group	November 18	6:30 p.m.
Emergency Operations Center, 4499 Pine Forest Road, Milton		
Local Mitigation Strategy meeting	November 19	1:30 p.m.
Conference Room, 6051 Old Bagdad Hwy., Milton		
Commission Committee	November 23	Cancelled
Flood Mitigation Plan Task Force meeting	November 23	1:00 p.m.
Conference Room, 6051 Old Bagdad Hwy., Milton		
Utility Board	November 23	Cancelled
Affordable Housing Advisory Committee	November 25	Cancelled
Conference Room, 6051 Old Bagdad Hwy., Milton		
Parks and Recreation	November 25	Cancelled
Commission Regular	November 26	Cancelled

Agendas and minutes are also available at www.santarosa.fl.gov. All meetings held in the Board Room can be viewed live and/or replayed at this web site by selecting the meeting from the main page.

1330AM WEBY

Northwest Florida's Talk Radio

Neal Boortz

9:00 am - 11:30 am
Mon. - Fri.

Politically incorrect and proud of it! His libertarian philosophy rankles conservatives (who think he's too liberal) and liberals (who think he's too conservative).

The son of a Marine Corps sniper, Neal Boortz grew up in Marietta (GA) and graduated from the University of Georgia in 1963. He



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NEAL BOORTZ 9 am - 11:30 am

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11:30 am - 12 noon

DENNIS PRAGER 12 noon - 1 pm

CLARK HOWARD 1 pm - 3 pm

STEVE GILL
3 pm - 4 pm Mon. - Thur.

RING OF FIRE 3 pm - 4 pm Fri.

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Commission Regular	November 26	Cancel

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Public Notice #1722 – 1T – October 29, 2009

NAVARRE PRESS

Invoice

Bill To
Santa Rosa Co. Admin. Services 6495 Caroline St, Suite D Milton, FL 32570 ATTN: Kathy Jordan

Date	Invoice #
10/30/2009	68046

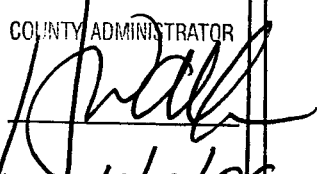
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850-939-8040	Balance Due	\$157.50

Exhibit 3

Request Input from the Public in Affected Areas



SANTA ROSA COUNTY BOARD OF COMMISSIONERS

Santa Rosa Administrative Offices
6495 Caroline Street, Suite M
Milton, Florida 32570-4592



JIM WILLIAMSON, District 1
ROBERT A. "BOB" COLE, District 2
W. D. "DON" SALTER, District 3
GORDON GOODIN, District 4
R. LANE LYNCHARD, District 5

HUNTER WALKER, County Administrator
THOMAS V. DANNHEISSER, County Attorney
JOEL D. HANIFORD, OMB Director

July 17, 2009

Mr. John Smith, Director
Building and Zoning Department
City of Milton
Milton, FL

RE: Santa Rosa County Mitigation Efforts

Dear Mr. Smith,

Santa Rosa County is in the process of developing a Flood Hazard Mitigation Plan for its community and updating the county's five-year Local Mitigation Strategy (LMS) Plan. In addition to gleaning information from the County's own staff, residents and businesses, we are also seeking input from other groups or agencies whose plans and activities may affect these mitigation planning efforts.

The intent of this letter is to request your input in the county's planning efforts. Should you have information that you feel would be pertinent to us, we would appreciate receiving it. If your agency is doing anything that will affect this community's flood hazard mitigation program or other mitigation efforts, we would be interested in knowing about it. In addition, if there is any way you would like to support our efforts, we welcome your participation.

Mrs. Sheila Harris, Grants and Special Projects Coordinator, is the staff lead for these projects. She can be reached at (850) 983-1848 or you may also send information to the address on this letterhead. You may also call our flood mitigation plan consultant, CRS Max, Consultants, at (954) 421-7794. We also welcome your attendance at any one of the meetings of the Flood Hazard Mitigation Plan Task Force or Local Mitigation Strategy (LMS).

We look forward to hearing from you. Thank you for your support.

Sincerely,

A handwritten signature in black ink, appearing to read "H. Walker".

Hunter Walker, County Administrator
Local Mitigation Strategy (LMS) Chairman

Comments and Recommendations Solicited from These Community Stakeholders

	Name	Organization	Address	City	State
1	Avis Whitfield	Santa Rosa County	Public Works	Milton	FL
2	Beckie Cato, Director	Santa Rosa County	Planning & Zoning Dept	Milton	FL
3	Bill Cockerham	Holley by the Sea Homeowner's Association	6845 Navarre Pkwy	Navarre	FL
4	Brian Watkins, City Manager	City of Milton	P.O. Box 909	Milton	FL
5	Cheif Bill Thompson	East Milton Fire Department	5081 Ward Basin Rd	Milton	FL
6	Cheif Shane Carmichael	City of Gulf Breeze Fire Department	313 Fairpoint Dr	Gulf Breeze	FL
7	Chief Bill Robey	Munson Fire Department	11688 Hwy 191	Milton	FL
8	Chief Brad Baker	Allentown Fire Department	9482 Highway 89	Jay	FL
9	Chief Claude Dunlap Jr	Bagdad Fire Department	P.O. Box 105	Bagdad	FL
10	Chief Donnie Wadkins	Pace Fire Department	4773 Pace Patriot Blvd	Pace	FL
11	Chief Gregory Brand	City of Milton Police Department	5451 Alabama St	Milton	FL
12	Chief John Reble	City of Milton Fire Department	5236 Bruner St	Milton	FL
13	Chief Johnathon Kanzig	Midway Fire Department	1322 College Parkway	Gulf Breeze	FL
14	Chief Mike Howard	Navarre Beach Fire Department	1413 Utility Dr	Navarre Beach	FL
15	Chief Peter Paulding	City of Gulf Breeze Police Department	311 Fairpoint Dr	Gulf Breeze	FL
16	Chief Ron Norton	Holley-Navarre Fire Department	6893 Manatee St	Navarre	FL
17	Chief Sid Wiggins	Avalon-Mulat Fire Department	5408 Mulat Rd	Milton	FL
18	Chief Tim Diamond	Skyline Fire Department	6924 Highway 87 N	Milton	FL
19	Chief Tony Feliberty	Harold Fire Department	6001 Millers Bluff Rd	Milton	FL
20	Chief Tony Simmons	Jay Fire Department	P.O. Box 512	Jay	FL
21	Chip Fox	SAFER Santa Rosa	6820 Hwy 87 N	Milton	FL
22	Cindy Anderson, Executive Director	TEAM Santa Rosa	Economic Development Council	Milton	FL
23	Clay Campbell, General Manager	Escambia River Electric Cooperative, Inc.	P.O. Box 428	Jay	FL
24	Commissioner Don Salter, Chairman	Santa Rosa Board of County Commissioners	6495 Caroline St, Suite M	Milton	FL
25	Connie Parker	Community Action Program Committee, Inc.	1380 North Palafox St	Pensacola	FL
26	DeVan Cook	Santa Rosa County	Risk Management	Milton	FL
27	Don Richards, President	United Peninsula Homeowners Association	P.O. Box 6003	Gulf Breeze	FL
28	Edwin Eddy, City Manager	City of Gulf Breeze	1070 Shoreline Dr	Gulf Breeze	FL
29	Greg Evers	Representative Greg Evers	5224 Willing St	Milton	FL
30	Janice Boone	Santa Rosa County	Housing Program	Milton	FL
31	Jerrel Anderson	Santa Rosa County	Environment Department	Milton	FL
32	Jimmy Cagle	Berrydale Fire Department	13000 Hwy 87N	Jay	FL
33	Joan Turner, Chair	Hammersmith Homeowner's Association	4150 Castle Gate	Pace	FL
34	Joshua C Durst, President	Santa Rosa County Chamber of Commerce	5247 Stewart St.	Milton	FL
35	Joy Tsubooka	Santa Rosa County	Public Information Office	Milton	FL
36	Linda Carden, Clerk	Town of Jay	3695 Hwy 4	Jay	FL
37	Lloyd Hinote, Executive Director	Pace Area Chamber of Commerce	4344 Highway 90	Pace	FL
38	Meg Peltier, President	Gulf Breeze Area Chamber of Commerce	409 Gulf Breeze Pkwy	Gulf Breeze	FL
39	Michael Donahoe, Director	University of Florida Extension Office	Milton Extension Office	Milton	FL
40	Michael Johnson	Bagdad Village Preservation Association	P.O. Box 565	Bagdad	FL
41	Roger Blaylock	Santa Rosa County	Engineering Department	Milton	FL
42	Ron Fields, President	PenAir Federal Credit Union	1495 East Nine Mile Rd	Pensacola	FL
43	Sheila Harris	Santa Rosa County	Grants & Special Projects	Milton	FL
44	Sheryl Bracewell	Santa Rosa County	Emergency Management	Milton	FL
45	Skip Tompkins	Santa Rosa County	Code Compliance	Milton	FL
46	Tammy Simmons	Santa Rosa County	Parks Operations	Milton	FL
47	Tim Tolbert	Santa Rosa County	Building Inspections and Permits	Milton	FL
48	Tim Wyrosdick, Superintendent of Schools	Santa Rosa County School District	5086 Canal St	Milton	FL
49	To Whom it May Concern:	University of Florida IFAS - WFREC	5988 Highway 90	Milton	FL
50	To Whom it May Concern:	Santa Rosa County Health Department	Environmental Health	Milton	FL

Comments and Recommendations Solicited from These Community Stakeholders

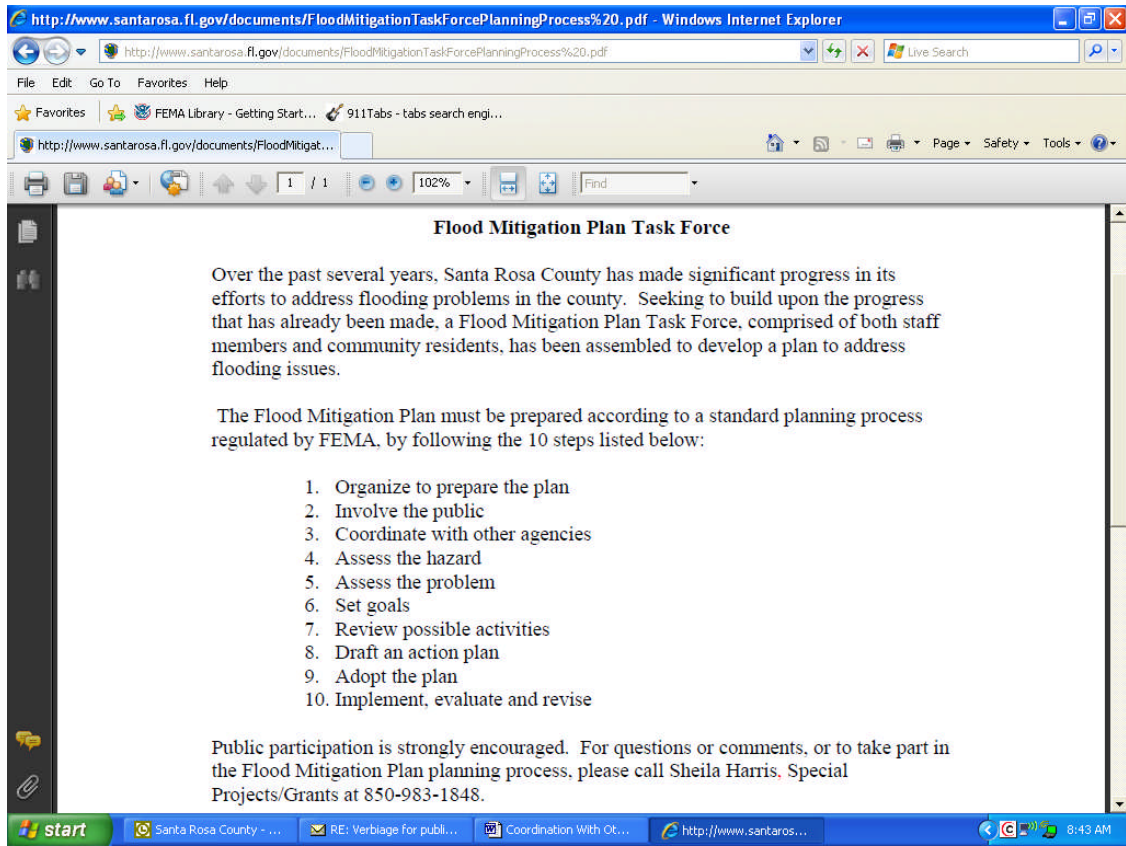
	Name	Organization	Address	City	State
51	To Whom it May Concern:	Blackwater Soil and Water Conservation District	6285 Dogwood Dr	Milton	FL
52	Tom LeDew	Florida Division of Forestry	Blackwater Forestry Center	Milton	FL
53	Tony Gomillion	Santa Rosa County	Public Services	Milton	FL
54	Tracey Terry, President	Navarre Beach Area Chamber of Commerce	8543 Navarre Pkwy	Navarre	FL
55	Wendall Hall	Santa Rosa County Sheriff's Office	5755 East Milton Rd	Milton	FL
56		Bagdad-Garcon Point Water Systems	6368 Da Lisa Rd	Milton	FL
57		City of Milton Utilities	5438 Alabama St	Milton	FL
58		South Santa Rosa Utility System	1070 Shoreline Dr	Gulf Breeze	FL
59		Berrydale Water Systems	12400 Highway 87N	Milton	FL
60		Point Baker Water System	6837 Highway 89	Milton	FL
61		Holt Water Systems	490 W Highway 60	Holt	FL
62		East Milton Water System	8175 S Airport Rd	Milton	FL
63		Chumuckla Water Systems	3007 Apache Dr	Milton	FL
64		Pace Water System	4401 Woodbine Rd	Pace	FL
65		Moore Creek Mt. Carmel Utilities	3728 Nowling Rd	Jay	FL
66		Midway Water Systems, Inc.	4971 Gulf Breeze Pkwy	Gulf Breeze	FL
67		Navarre Beach Water and Sewer	1411 Utility Dr	Navarre Beach	FL
68		Holley-Navarre Water System	8574 Turkey Bluff Rd	Navarre	FL
69		Choctawhatchee Basin Alliance	Northwest FL State College	Niceville	FL
70		NAS Whiting Field	Planning Office	Milton	FL
71		Eglin AFB	Community Relations Division	Eglin AFB	FL
72		Santa Rosa Medical Center	6002 Berryhill Rd	Milton	FL
73		Clearwire, LLC	5520 Industrial Blvd	Milton	FL
74		Lowes	5143 Highway 90	Pace	FL
75		Tata Business Support Services Limited	6671 Caroline Street	Milton	FL
76		Mediacom	1613 Nantahala Beach Rd	Gulf Breeze	FL
77		Publix Super Market	4739 Highway 90	Pace	FL
78		Andrews Institute	1040 Gulf Breeze Pkwy	Gulf Breeze	FL
79		The Studer Group	913 Gulf Breeze Parkway	Gulf Breeze	FL
80		AppRiver, LLC	1101 Gulf Breeze Parkway	Gulf Breeze	FL
81		National Park Service	Gulf Islands National Seashore	Gulf Breeze	FL
82		Santa Rosa County Emergency Management	Citizen Corps	Milton	FL
83		Santa Rosa County Emergency Management	Community Organizations Active in Disasters	Milton	FL
84		Santa Rosa County Emergency Management	Faith Based Partners	Milton	FL
85		Santa Rosa County	Local Planning Board	Milton	FL
86		Santa Rosa County Tourist Development Council	8543 Navarre Pkwy	Navarre	FL
87		Annette's Rest Home	6913 Olsen St	Bagdad	FL
88		Bay Breeze Nursing & Retirement Center	3375 Gulf Breeze Parkway	Gulf Breeze	FL
89		Berryhill Manor	5544 Swanner Rd	Milton	FL
90		Forsyth House	5887 Berryhill Rd	Milton	FL
91		Sandy Ridge Care Center	101 Glover Lane	Milton	FL
92		SR Health & Rehab	5380 Broad St	Milton	FL
93		The Heritage of Santa Rosa	5530 Northrop Rd	Milton	FL
94		The Villas at Gulf Breeze	101 McAbee Court	Gulf Breeze	FL
95		Andrews Institute	1040 Gulf Breeze Parkway	Gulf Breeze	FL
96		Gulf Breeze Hospital	1110 Gulf Breeze Parkway	Gulf Breeze	FL
97		Jay Hospital	14114 S. Alabama St.	Jay	FL
98		SR Medical Center	6002 Berryhill Rd	Milton	FL
99		Pace Surgery Center	3754 Hwy 90	Pace	FL

Comments and Recommendations Solicited from These Community Stakeholders

	Name	Organization	Address	City	State
100		West FL Community Care Center	5500 Stewart St	Milton	FL
101		Endoscopy Center of Gulf Breeze	1116 Gulf Breeze Parkway	Gulf Breeze	FL
102		GB Courtyard	3428 Gulf Breeze Parkway	Gulf Breeze	FL
103		Ambry Manor	5020 Whitmere Rd	Milton	FL
104		The Blake at Gulf Breeze	4410 Gulf Breeze Pkwy	Gulf Breeze	FL
105		Three Rivers Resource Conservation & Development Council	5230 Willing St	Milton	FL
106		Help Thy Neighbors Volunteer Center	6294 Buckskin Dr	Milton	FL
107		Santa Rosa Young Professionals	1703 Ivalea Circle	Navarre	FL

Exhibit 4

Explain the Planning Process to the Public



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News Release



News Release

Santa Rosa County Public Information ■ 4499 Pine Forest Road ■ Milton, Florida ■ 32583 ■ (850) 983-5254

November 3, 2009
#091103-MITPLN

Contact: Sheila Harris
Grants & Special Projects Coordinator
(850) 983-1848
sheilah@santarosa.fl.gov

County in Final Stage of Mitigation Planning -Public Meeting to Review Plans on November 10-

Santa Rosa County is in the final step of drafting two mitigation plans, a five year comprehensive update to the local mitigation strategy multi-hazard plan and the flood mitigation plan. A public presentation of both plans will be made on Tuesday, November 10 at 6 p.m. in the board room of the Santa Rosa County Administrative Center located at 6495 Caroline Street in Milton. The public is encouraged to attend this meeting to comment and make recommendations on the draft plans. Both plan drafts will be available on the county's Website beginning Friday, November 6 at <http://www.santarosa.fl.gov/lmsc/index.html>. After final public input is collected, the plans will be submitted and reviewed by the state and FEMA. Once approved, the plans will be adopted and implemented by the county.

The flood mitigation plan, which will be integrated into the multi-hazard plan, was developed by the flood mitigation plan task force with CRS Max Consultants, is the county's first ever stand alone flood mitigation plan. The local mitigation strategy task force worked to complete the update to the local mitigation strategy multi-hazard plan. Planning efforts have been underway since November 2008.

Both plans were developed using FEMA's 10-step process:

1. Organize to prepare the plan
2. Involve the public
3. Coordinate with other agencies
4. Assess the hazard
5. Assess the problem
6. Set goals
7. Review possible activities
8. Draft an action plan
9. Adopt the plan
10. Implement, evaluate and revise

For more information about the county's mitigation planning efforts, please contact Sheila Harris, Grants & Special Projects Coordinator at (850) 983-1848 or sheilah@santarosa.fl.gov.

#

Santa Rosa County Flood Mitigation / Local Mitigation Strategy Community Meeting

July 28 and 30, 2009

6:00 PM

AGENDA

Welcome – *Earl King, CRS Max Consultants*

Introductions

I. The Meaning of Hazard Mitigation – *Earl King, CRS Max Consultants*

- Problem: Natural hazards
- Immediate Solution: Emergency assistance
- Long-term Solution: Mitigation
 - Regulatory (Code revisions)
 - Infrastructure (Capital improvements)
 - Emergency preparedness (Emergency management)

II. Purpose of Community Meeting – *Earl King, CRS Max Consultants*

- Community Learn from Public Servants
- Public Servants Learn from Community
- Explanation of the Planning Process

III. Understanding the Problem

- Hazards in General – *Daniel Hahn, CEM, Emergency Management Plan Chief*
- Flooding Hazard in Particular – *Karen Thornhill, CFM, Floodplain Manager*

IV. Components of the Mitigation Solution

- Infrastructure - *Sheila Harris, Grants Coordinator*
- Emergency preparedness - *Daniel Hahn, CEM, Emergency Management Plans Chief*
- Floodplain Management - *Karen Thornhill, CFM, Floodplain Manager*
- Planning - *Paul Miller, Planner III*
- Mapping - *Pat Bowman, GIS Specialist*
- Grant Procurement - *Sheila Harris, Grants Coordinator*

V. Community Input - *Earl King, CRS Max Consultants*

Exhibit 5

Other Information Activities to Encourage Public Input

September 2009



Santa Rosa County District 2 Newsletter

A Message From Your Commissioner

**District 2
Commissioner
Bob Cole**

Contact
6495 Caroline Street
Suite M
Milton, FL 32570

Phone:
(850) 983-1877 WK

E-mail:
comm-cole@
santarosa.fl.gov

Fax:
(850) 983-1856



To receive this or
other Santa Rosa
County publications
automatically via e-mail,
please sign up at:

www.santarosa.fl.gov

For those without
internet access, call
(850) 983-1877
to receive a copy through
the mail.

It has been a long hot summer, but these past few days are a glimpse of the weather we can look forward to. As your commissioner I have stayed busy over the summer with the growth in our industrial park, work in the Bagdad Mill Site, the conclusion of the "Thru the Fence" deal with the Department of the Navy at NAS Whiting Field, and my favorite- the ground breaking for the construction on Avalon Boulevard. All of these projects are very important to our whole community, however, the Avalon Boulevard stimulus project is vital to our county as a more rapid evacuation route for our south end citizens. I look forward to seeing this construction take shape in the coming months and will continue to seek funding to complete all four phases of this project, all the way to I-10. If you travel this route, please be careful and respect the construction workers who are making this project a reality.

In our industrial park there are currently three expansion projects under way, plus the GEO prison, the expansion of AppRiver and the relocation of Avalex in Gulf Breeze. This means more jobs for our area. To see growth like this during these economic times shows that your board of commissioners and TEAM Santa Rosa are working hard for our future.

We have seen great attendance in downtown Milton for "First Friday" and other events along the Riverwalk, due in part to the great work of Mayor Thompson and the city council on the revitalization of our historic district. In Bagdad we also watched as recognition was given to the civil war "Skirmish on the Blackwater" with the historic marker that was unveiled to the sound of cannons firing.

Finally, I was fortunate to have the Florida Department of Transportation Secretary Stephanie Kopelousos, FDOT Pensacola Urban Office Manager Jim DeVries, FDOT District 3 Production Director Tommy Barfield, FDOT District 3 Secretary James Rodgers, and Greg Brown, assistant to Senator Peaden tour our county and see first hand the transportation needs that we all share. Nancy Model from our planning department worked hard to plan the route for the tour and provide maps and information to the secretary and her staff, making the tour extremely effective. I thank Nancy for her efforts leading up to that day. I believe that the secretary left with a very good understanding of how FDOT can help our county in the upcoming years.

Respectfully,
Bob Cole, District 2 Commissioner

Upcoming Community Events

Main Street Milton presents: Summer Night Concert Series

Free outdoor concerts in downtown Milton along the Riverwalk just south of the Veteran's Memorial Plaza on the third Saturday of each month through October from 6-8 p.m. Bring a lawn chair, grab a friend, for family fun & great music!

Historic Downtown Milton comes alive! Businesses stay open till 8 p.m.

First Friday of the month happens through November. Explore quaint shops, antique stores, art galleries, churches, and restaurants all in walking distance. North Willing Street is the scene for street music, auto enthusiasts, artists and crafters.

Prepare to be scared at Main Street Milton's third annual Haunted House!

For just \$5 per person, you will go through the Haunted House set up in one of downtown Milton's historic buildings on North Willing Street- 6,000 square feet of scary! Totally staffed by volunteers, it is their job to scare you. This event will be held on the same nights as the Historic Milton Ghostwalk Tour, October 23 & 24 and will then pick back up October 28-31, 7 p.m. until each night. See you there if you dare!

For more information on these events: please call (850) 626-6246, e-mail Mainstreetmilton@bellsouth.net or visit the events web site at mainstreetmilton.org.

FDOT Officials Visit Santa Rosa County

Florida Department of Transportation Secretary Stephanie Kopelousos, District 3 Secretary James Rodgers, and District 3 Director of Production Tommy Barfield took a windshield tour of Santa Rosa County on Friday, August 7th.

The day was packed with stops at the County Industrial Park on US 90 in East Milton, SR 87 South, the Navarre Chamber of Commerce, Avalon Boulevard, the Five Points Intersection, the new County Aviation Industrial Park site at NAS Whiting Field, and the City of Milton. Florida Transportation Commissioners Bart Pullum and Garrett Walton and Northwest Florida Transportation Corridor Authority Member Robert Montgomery joined the group at various times.

Commissioner Cole invited the officials and hosted the visit: "We wanted them to have a first-hand look at Santa Rosa County and an enjoyable visit, too."

Special thanks to Dan Deanda of the West Florida Commuter Assistance Program, who provided and drove the "Ride-On" commuter van for its first-ever "official" road trip.

Photo above: Commissioner Bob Cole speaks with FDOT Secretary Stephanie Kopelousos.



Photo below: FDOT Pensacola Urban Office Manager Jim DeVries, FDOT District 3 Production Director Tommy Barfield, Commissioner Cole, FDOT Secretary Kopelousos, Roger Blaylock, Chris Phillips, FDOT District 3 Secretary James Rodgers, and Greg Brown, Assistant to Senator Peaden.

H.T. Hackney Co. Relocates to Milton

On July 23, H.T. Hackney Co. broke ground on a new 158,584 square foot distribution center in Milton. H.T. Hackney Co. is a food distribution business that supplies a wide variety of products from dairy to snack items to convenience and grocery stores as well as pharmacies. Though the company is relocating their current 35,000 square foot operation from near-by Pensacola, their expansion to over 158,000 square feet of workspace will bring jobs to Santa Rosa County. Available jobs will include warehouse, drivers, and mechanics. The new Milton location will offer benefits with their compensation packages and salaries that are approximately 15 percent above the average wage in Santa Rosa County. This particular location will not only provide distribution services, but will also have a 6,989 square foot fleet service center.



Photo: Ground was broke for the new H.T. Hackney Co. distribution center on July 23.

H.T. Hackney Co. owns a 29.93-acre property in the Santa Rosa County Industrial Park which they purchased with the help of TEAM Santa Rosa. H.T. Hackney Co. chose to locate to the Santa Rosa County Industrial Park because it offered large parcels of land with ideal proximity to Interstate 10 along with an excellent work force.



Santa Rosa District 2 News

Federal Economic Stimulus Project Begins in Santa Rosa County **-Multi-Lane construction on Avalon Boulevard will create jobs and boost economy-**



Photo: Officials kick off the official start of the Avalon Boulevard stimulus project on August 21.

Motorists traveling State Road 281, better known locally as Avalon Boulevard, will soon see construction crews at work along the roadway. The Florida Department of Transportation has awarded a \$5.6 million construction contract to Panhandle Grading and Paving of Pensacola to improve a section of the busy thoroughfare from north of the CSX Railroad bridge to south of Mulat/Commerce Road. Work was scheduled to begin on the project the week of August 20 and should be completed during the fall of 2011.

This project is being funded through the American Recovery and Reinvestment Act of 2009. "I am committed to strengthening our economy and securing Florida's future," said Governor Charlie Crist. "The Avalon Boulevard reconstruction will create much needed jobs for Florida's families, boost our economy and provide transportation improvements in the Panhandle."

Improvements under this project consist of reconstruction and widening of the existing 2-lane urban/rural roadway to a 4-lane urban roadway including: construction of storm drain improvements, a storm water retention pond, sidewalks, a mast arm signal system at Avalon Boulevard and Cyanamid Road, signing and pavement markings, construction of a frontage road on the east side of Avalon Boulevard running from just south of Cactus Drive to just north of Admirals Drive as well as minor side road improvements.

County Launches Two Mitigation Planning Efforts **-Public Input Needed-**

Santa Rosa County is seeking public involvement and participation in two mitigation planning efforts. The first is a comprehensive update to the Local Mitigation Strategy multi-hazard plan. The second effort is the development of a flood mitigation plan, which will be part of the multi-hazard plan but also a stand-alone plan. Mitigation planning can lead to activities that lessen the impacts of disasters and reduce the loss of life and property for residents, governments and businesses. Additionally, effective flood mitigation planning can result in additional discounts for flood insurance policy holders.

Community input is vital to creating an effective plan and there are several ways in which the public can participate in this process:

- Complete an online survey- a short survey is available on the county's website at www.santarosa.fl.gov.
- Serve on the Local Mitigation Task Force or Flood Mitigation Plan Task Force- Volunteers are needed for both the Local Mitigation Strategy task force and the Flood Mitigation task force. Volunteers should expect to participate in one to two meetings per month for the next six months and provide assistance and input regarding mitigation planning.

For more information about volunteering or the county's mitigation planning efforts, please contact Sheila Harris, Grants & Special Projects Coordinator at (850)983-1848 or sheilah@santarosa.fl.gov.

Peter Prince Airport

Peter Prince Field, formerly Milton T Field, is a county-owned general aviation airport operated as an enterprise account by Santa Rosa County Board of County Commissioners. Peter Prince is located adjacent to Santa Rosa County Industrial Park in East Milton. The airport has 3700 feet of lighted paved runway, two paved parallel taxiways, a GPS instrument approach and an ASR instrument approach. Safety amenities include a GCO communications unit to facilitate instrument departures and arrivals, and a SuperUnicom automatically transmitting safety information, including visibility for instrument approaches. The BOCC leases 97 aircraft hangars to private and corporate aircraft owners and uses hangar rental fees to fund capital improvements and provide matching funds for FDOT and FAA grants. Over the past 20 years these grants have been used to fund runway overlays, taxiway construction, airfield lighting, hangar construction, paved overruns, security fencing, rotating beacon construction, and paved parking.

The BOCC leases a portion of the airport to a FBO or fixed base operator to provide aviation repair, maintenance, and 24-hour fueling services to support local and transient general aviation.



Santa Rosa District 2 News



Buy Local Buy Fresh

TEAM Santa Rosa is an active partner in the Panhandle Fresh initiative. Panhandle Fresh is a community based food systems model which supports local growers of farm fresh produce. It encourages buying local produce to improve the economy while supporting local farmers. Buying local not only boosts the local economy, but also helps to provide the freshest and most nutritious of produce for area families.

And where can you buy this fresh local produce? Right from your neighborhood Wal-Mart store. Just look for the bright yellow Panhandle Fresh logo in the produce aisle!

Panhandle Fresh participating Wal-Mart stores include all those in Escambia, Santa Rosa, Okaloosa and Walton Counties in Florida, and the Alabama counties of Mobile and Baldwin.

Wal-Mart Market Manager for the Western Florida Panhandle Bob Hart stated, "The coalition of growers in Northwest Florida supplies us with produce of such high quality that it makes us proud to present their product in our stores."

Buying local improves your economy and supports local agriculture. In turn, it protects our rural land, a part of what makes our regional culture.

With Panhandle Fresh, you get fresher better tasting foods that are more nutritious. And with locally grown produce, you can enjoy a higher level of confidence in knowing the origin and safety of the produce you feed your family.

The mission of the Panhandle Fresh Marketing Association is to improve profits and sustainability of regional farmers by adding value to their product, diversifying their crop mix and protecting their land for future generations.

PFMA is a Florida not-for-profit organization and a community based food system model. It is a local effort to assist farmers in pooling their resources and allowing them access to larger markets in the produce industry.

Visit us online at panhandlefresh.com.



Disaster Recovery Volunteers Needed

Volunteers are needed to aid in recovery efforts in the event a disaster strikes by managing volunteer reception centers in Santa Rosa County. Operated by Help Thy Neighbors Volunteer Center through Santa Rosa County's Emergency Operation Center and emergency support function 15, select volunteers will be responsible for registering field volunteers, evaluating skill sets, providing training and coordinating volunteer placement at one of the county's volunteer reception centers located in Gulf Breeze, Navarre, Bagdad and Pace.

Volunteer reception centers are an important clearinghouse for field volunteers and help to ensure volunteer resources are effective and efficiently dispatched to areas of need when it is deemed safe by officials. After Hurricane Dennis, over 600 volunteers coordinated through VRC's gave more than 23,800 hours helping to place tarps on homes and clearing debris for local residents.

Activated after a disaster, the volunteer reception centers act as a point of contact and assignment center for individual or small groups of volunteers not affiliated with other volunteer organizations like the American Red Cross and Salvation Army. VRCs are a wonderful way to play a vital role in recovery efforts, particularly for volunteers who may not physically be capable of assisting in the field at disaster sites. A wide variety of volunteer assignments are available including, communications, data coordination, dispatch, greeter, interviewer, medical, public information officer, registration, runner, security, safety, volunteer identification, Volunteer Reception Center Director and Deputy Director

Volunteers manning the reception centers should be at least 18 years old and will work full or split shifts between the hours of 6 a.m. and 6 p.m. when notified of a center opening. Orientation and on-going training will be offered to citizens who can help in these vital roles of disaster recovery. For more information, contact the Help Thy Neighbor Volunteer Center at (850) 983-5223 or visit <http://helpthyneighborsvc.org>.



August 12, 2009

Residents: Santa Rosa County needs our help

Too often we grumble that we "have no say over what government does." Blame the politicians for not listening? Sometimes. Blame others for not speaking up? Sometimes. Blame ourselves for not responding when the government asks for our opinions? Absolutely.

Recently, Santa Rosa County issued a press release seeking public involvement in two mitigation planning efforts. I received a copy from Joy Tsubooka, the county's public information officer. But you don't have to be a member of the media to be in the know — you just have to know where to go to get information.

First, bookmark the county's Web site (www.santarosa.fl.gov) and make it a habit to visit weekly. Second, sign up for the county's breaking news e-mail alert system. With weather news and road closures comprising the bulk of the alerts, hurricane season is the best time to register.

Now, back to topic at hand — mitigation planning. What the heck is that? According to the press release, "mitigation planning can lead to activities that lessen the impacts of disasters and reduce the loss of life and property for residents, governments and businesses. Additionally, effective flood mitigation planning can result in additional discounts for flood insurance policy holders."

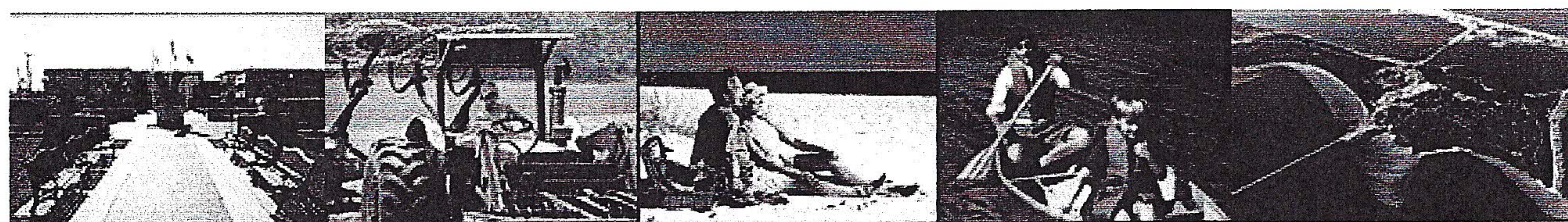
In a nutshell, after participating in the online survey (I was unable to attend either of the public meetings), I learned that the county wants to know whether you've ever experienced problems with bad weather (hurricanes, tornadoes, droughts, flooding). With that information, the county hopes to identify ways to minimize and manage those risks through the development of the county's first stand alone flood mitigation plan and also do a comprehensive update to the county's Local Mitigation Strategy multi-hazard plan.

In addition to completing the online survey, the county seeks resident input through volunteer service for the Local Mitigation Strategy task force and the Flood Mitigation task force. For more information about volunteering or the county's mitigation planning efforts, contact Sheila Harris, grants and special projects coordinator, at 983-1848, or e-mail sheilah@santarosa.fl.gov.

The county has gone to great lengths to seek our input. Presumably, it will make decisions based on the results of this survey. This is our opportunity to voice our opinions and to make suggestions to the county on what we think is important. It's up to us to respond and shame on us if we don't.

"To be the change you want to see in the world, you don't have to be loud. You don't have to be eloquent. You don't have to be elected. You don't have to be particularly smart or well educated. You do, however, have to be committed." Michael Angier, contributor to Positive Path Network.

As a footnote, in an effort to seek change I'll close with more comments in response to my recent "gripes" column. Here are a few from Joe K: "Navarre Beach sign — What's up with the sign as you enter Navarre Beach that says to lock your doors? Theft must be a big problem on Navarre Beach. Maybe that's why it's Florida's secret." » Toll tags — When will there be a universal toll tag that's good anywhere in the country? Lack of courteous people — drivers who change lanes right in front of you without blinkers and then drive slow; people who won't hold doors open for anyone walking in behind them; people driving while talking on their cell phone and not watching the road; ... who have more than 10 items when checking out at a '10 items or less' register; people who park in handicap spots because they can't get off their ... walk a few more feet; and kids who disrespect their elders and parents who ignore them."



LMSC

[Our Site Index](#)

Santa Rosa County Local Mitigation Strategy Task Force

- Flood Mitigation Task Force Information
- Mitigation Questionnaire
- 2005-2010 Local Mitigation Strategy Plan

For information on hardening your home (shutters, elevation, roof strengthening) please contact the Santa Rosa County Special Projects/Grants Department at (850) 983-1827 or email us: Mitigation Task Force. If you would like to be placed on the Residential Hardening Waiting List please complete one of the residential proposal forms. The County does not currently have a grant to harden homes. We do maintain a waiting list and when a grant opens we work with the individual homeowners to help them submit applications. Most of these grants require a minimum of 25% from the homeowner. If you are a low to moderate income resident and need help repairing or hardening your home, please call the Santa Rosa County Housing Program at (850) 981-7075.

Purpose

The purpose of the Santa Rosa County Local Mitigation Strategy Task Force is to decrease the vulnerability of the citizens, governments, businesses and institutions of Santa Rosa County to the future human, economic and environmental costs of natural, technological, and societal disasters. To this end, the Task Force develops, monitors, implements, and maintains a comprehensive plan for hazard mitigation. Funding for the prevention and recovery from disasters from the state and federal government is directly linked to the existence of this Task Force and the work that it accomplishes throughout the county to mitigate the impact of disasters.

The nature of this Task Force is very participatory since disasters can potentially affect the entire population of Santa Rosa County. Membership in the Task Force is open to all jurisdictions, organizations and individuals, supporting its purposes and participation is voluntary by all entities.

Committee Members

LMS Steering Committee Officers

- **Chairman** - Hunter Walker
Santa Rosa County Administrator
6495 Caroline St
Milton, FL 32570
850-983-1855

Contact the Committee

You may contact the committee by email at: Mitigation Task Force or you may write to us at: Santa Rosa County Administrative Offices
6495 Caroline Street, Suite H
Milton, FL 32570

approach to inform and empower citizens and enhance community awareness by means of media relations, public education tools and timely crisis communication.

Email:

Media inquiries or citizen questions can be submitted to: County News

Phone: 850-983-5254

• Fact Sheet 1 - Your County Services

Media Tools

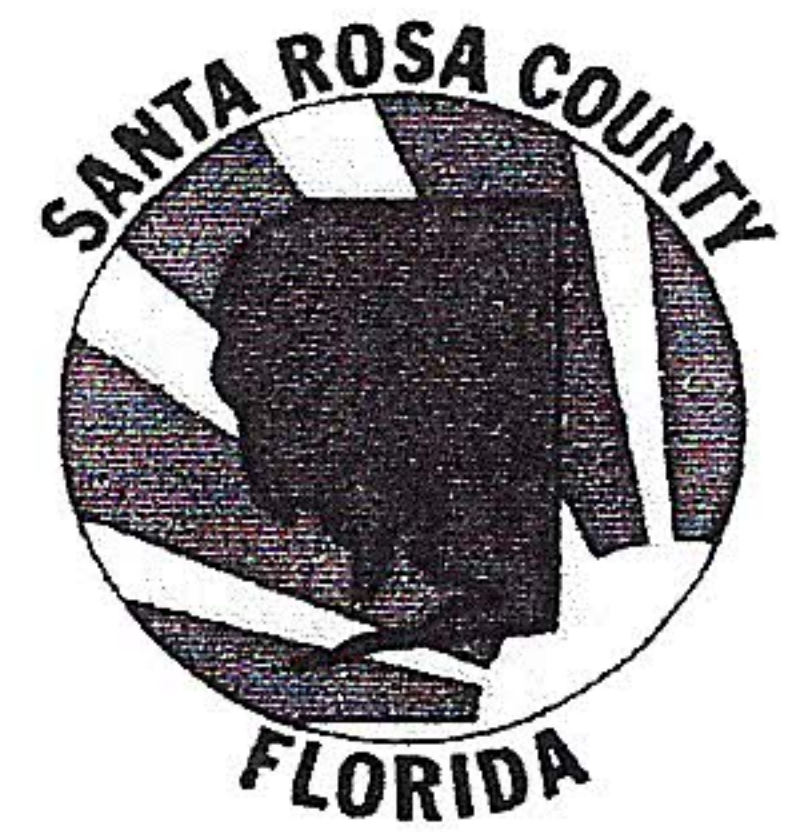
Latest County News Releases

Article Date	Topic
06/17/09	County Receives Flood Mitigation Grant
06/09/09	Areas if Blackwater River Impassable
06/08/09	Commissioners, Officials to Attend Training
06/08/09	Housing Programs Makes Homeownership Possible
06/05/09	FMSEA/FWC Florida Educator Aquatic Species Collection Certification Workshop
06/04/09	Whiting Runway Use Approval Negotiations Granted by the Navy
06/01/09	2009 Affordable Housing Expo
05/26/09	Hurricane Season Starts Monday
05/26/09	Hurricane Activation Exercise Tests New Technology
05/22/09	Crew to Begin Utility Work on Stewart Street Project
05/21/09	Tri-County Joint Land Use Study Draft Document and Public Meeting
05/20/09	Santa Rosa County Has First Confirmed Case of H1N1 (Swine Flu)
05/19/09	Navarre Pier Construction Celebration Event
05/18/09	Milton Library to Close for Minor Renovations
05/15/09	1st Annual Extension Expo
05/14/09	Santa Rosa County Library System Selected as Florida Library of the Year
05/04/09	Development Services Center Open House
05/01/09	Santa Rosa County Prepares for the Potential H1N1 (Swine Flu)
04/30/09	Fire MSBU Quarterly Update
04/29/09	Santa Rosa County to Receive FEMA Assistance
04/24/09	US Hwy 98 and Coral Street Median Improvements
04/21/09	Santa Rosa County Ambulance Service Update
04/21/09	Play Golf and Support Your Libraries
04/21/09	Celebrate Libraries and Library Volunteers in April
04/17/09	Lane Restrictions on I-10 in Santa Rosa County
04/14/09	Santa Rosa County Residents are Urged to Confirm Home Phones for Reverse 911 & 9-1-1 Service
04/14/09	Students of Santa Rosa County Schools Sponsor Upcoming WWII Veterans Honor Flight
04/09/09	National Poetry Month @ Your Library
04/09/09	County Offices Closed Good Friday, April 10th
04/07/09	Special Needs Project a Joint Success
04/07/09	Possible I-10 and U.S. 90 Closures



SANTA ROSA COUNTY BOARD OF COMMISSIONERS

Santa Rosa Administrative Offices
6495 Caroline Street, M
Milton, Florida 32570-4592



LOCAL MITIGATION STRATEGY (LMS) Committee

LMS Fact Sheet

Who we are...

- The LMS is a voluntary steering group comprised of public and private members of our community that prioritize and/or endorse project recommendations to the State for multiple mitigation funding opportunities.
- This group created a guiding document, the LMS Plan, which identifies ways to mitigate our community against hazards identified within the plan.
- The LMS helps guide our community by taking an all hazards approach to the "big picture" planning - from providing educational and public speaking engagements to guiding actual mitigation construction.
- We are always open to the public for participation, membership, and intellectual contributions. We encourage participation at all levels of our community.

What is "Mitigation"?

Mitigation is the effort to reduce or eliminate the risks of injury and damage, to both people and property, against potential disaster events. This mitigation can be through mitigation construction type projects or through educational outreach programs to our community.

Some types of mitigation:

- Hurricane shutters for a home, business, or government building.
- Hurricane roof clips or re-enforcement.
- Installation of tornado safe rooms.
- Elevation of a flood vulnerable building or home.
- Flood proofing a home or business.
- Small drainage improvement projects that reduce or eliminate local flooding.
- Public infrastructure, such as, strengthening fire stations and installing shutters on public schools that serve as community shelters.
- Installation of shutters in public schools that serve as shelters.
- Educational programs to educate our community on methods they can use to protect and reduce the impacts to families, businesses, their employees, and property from potential disaster through mitigation.

Mitigation in Our Community:

- Installation of Hurricane Shutters on Seven (7) County Buildings
- Installation of Hurricane Shutters on Eighteen (18) Residential Homes
- Elevation of Ten (10) Waste Water Lift Station Electrical Control Panels Platforms on Navarre Beach
- Jay Community Center Hardening
- Chumuckla Community Center Hardening (ongoing)
- Development of a flood hazard mitigation plan (ongoing)
- Completion of Seven (7) Storm water Improvement Projects In the South End of the County (Pending approval)

For more information:

Visit <http://www.santarosa.fl.gov/lmsc/index.html> or contact Sheila Harris, LMS co-coordinator at sheilah@santarosa.fl.gov or 850-983-1848.

<http://www.santarosa.fl.gov>

Sheila Harris

From: Joy Tsubooka
Sent: Wednesday, June 17, 2009 2:43 PM
Subject: SRC PIO- County Receives Flood Mitigation Grant

Contact: Sheila Harris
(850) 983-1848
sheilah@santarosa.fl.gov

County Receives Flood Mitigation Grant
-Plan can lead to grant funding, lower insurance rates-

Santa Rosa County has received a planning grant from FEMA through the Flood Mitigation Assistance program to develop a county wide flood mitigation plan. With the recent flooding the county faced this spring, the development of a flood mitigation plan is particularly important and timely. A mitigation plan will help the county in securing grant funding that will further protect the community from flooding and could possibly result in lower flood insurance premiums for homeowners.

CRS Max Consultants, Inc out of Coconut Creek, Florida will assist in the development of the plan. Benefits of mitigation planning include:

- Reduction of future losses from disasters
- Building of Partnerships
- Facilitation of Funding Priorities
- Creation of More Sustainable Communities

Input from residents, businesses and other stakeholders is needed to develop an effective plan. Anyone who would like to take an active role in the process or who have questions or comments regarding the county's efforts, please contact Sheila Harris, Grants and Special Projects Coordinator, at (850) 983-1848 or sheilah@santarosa.fl.gov.

#

Joy Tsubooka
Public Information Officer
Santa Rosa County
4499 Pine Forest Road
Milton, FL 32583
(850) 983-5254
(850) 393-8304 cell
www.santarosa.fl.gov

6/18/2009

Sheila Harris

From: Daniel Hahn
Sent: Monday, August 24, 2009 8:14 AM
To: Sheila Harris; Paul Miller
Subject: FW: Chamber Weekly - Monday, 8/24/2009
Attachments: image001.gif

Advertized

Daniel Hahn, MA, CEM
 Santa Rosa County
 Emergency Management Plans Chief
 Citizen Corps Coordinator
 850.983.4606 (direct line)
 850.983.5360
 Blackberry: 850.393.9841

How was our customer service? Complete the online survey. <http://www.santarosa.fl.gov/customerservice/survey.html>

Under Florida law, e-mail addresses are public records. Emails to this Santa Rosa County email address are considered public records. If you do not want your e-mail released in response to a public-records request, do not send electronic mail to this entity. Instead, contact this office by phone or in writing. (Florida Statutes, Chapter 119)

From: Nicole T. Frenk [mailto:membership@srcchamber.com]
Sent: Monday, August 24, 2009 8:01 AM
To: All SRC Chamber Members
Subject: Chamber Weekly - Monday, 8/24/2009



CHAMBER WEEKLY **Week of August 24, 2009**

SPECIAL ANNOUNCEMENT

- ***Donna Tucker is out of the office this week; she will be back next Monday, August 31.***

WELCOME NEW MEMBERS

Barnes Insurance and Financial Services (click [here](#) for contact information; on the Web at www.biafs.com)

Dynamic Web Commerce - Professional Web marketing consultant; NWFL's one-stop enter for all your Web commerce needs (click [here](#) for contact information; on the Web at www.dynamicwebcommerce.com)

Kevin C. Brown - Individual member (click [here](#) for contact information)

8/24/2009

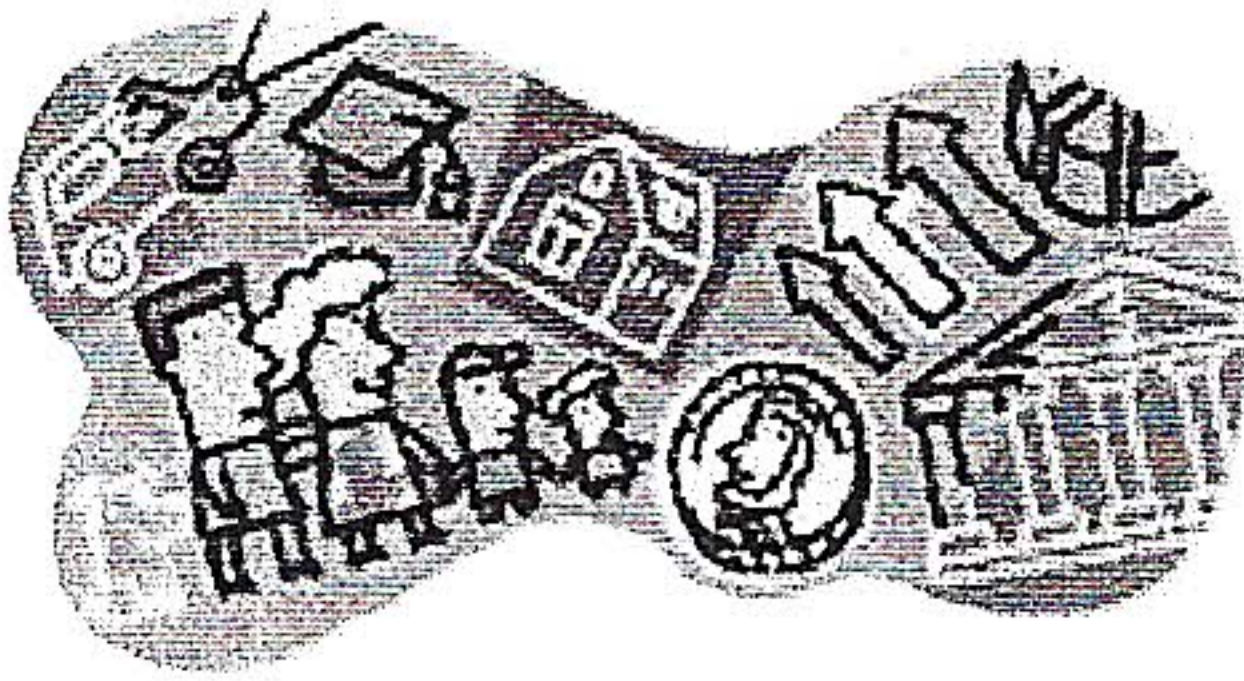


Are you concerned about the impacts of natural disasters, financial or otherwise? Santa Rosa County wants to help!

The county is seeking public input and participation in Mitigation Planning efforts. Mitigation planning can lead to activities that lessen the impacts of disasters and reduce the loss of life and property for residents, government, and businesses. This involves identifying ways to minimize and manage the impacts of disasters including setting goals, identifying mitigation projects, and making plans to accomplish those goals.

You can help by visiting the county's website at <http://www.santarosa.fl.gov/lmsc/index.html> to take the county's Hazard Mitigation Questionnaire. In addition to completing the online survey, the county is also seeking volunteers to serve on the Local Mitigation Strategy task force and the Flood Mitigation Plan task force.

For more information about the county's mitigation planning efforts, please contact Sheila Harris, Grants and Special Projects Coordinator, at 983-1848 or sheilah@santarosa.fl.gov



Call for Assistance

With the start of school just around the corner we have had a demand for children's clothing. Any donations of school age clothing, especially the younger ages, are needed. We are especially in need of socks and underwear. As the situation in our community continues we are getting more calls for food than we can continue to meet. If your Business, Church or Organization would conduct a food drive it would be very much appreciated. Perhaps you would rather focus on Baby food and diapers, they are always in demand. In any case we need your help, to provide for those in need here in our county.

Family Resource is located at 6607 Elva St., Milton 32570 ([click here](#) for map).

For more information call Family Resource at 626-2054 or Tom Griffith at 623-5055



Chamber Member Announces New Website

Sweet Season Farms has a new Website: www.sweetseasonfarms.com. Enjoy!



www.cityofmiltonpr.nexo.com

City of Milton Announces Weekly Events

All activities are located at the Milton Community Center at 5629 Byrom Street.

Mondays

- Games for Seniors 10 a.m. - 1 p.m. Free! Coffee & snacks provided.
- Line Dancing - Open to ALL AGES 10 a.m. - 11 a.m. \$3 (Instructor: Vicki McMurray)
- Tae Kwon Do - Open to ALL AGES 5:30 p.m. - 7:30 p.m. (Instructor: Dr. Michael Coyle)
- 3rd Monday - Bingo @ Noon \$1 per game. Light refreshments provided.

Tuesdays

- Yoga - Open to ALL AGES 9:00 a.m. - 10:00 a.m. \$5 (Instructors: Sal & Irmì Presutto)
- Mommy & Me Yoga - 10:15 - 11:00 a.m. \$5 (Instructors: Sal & Irmì Presutto)

Thursdays

Tae Kwon Do - Open to ALL AGES 5:30 p.m. - 7:30 p.m. (Instructor: Dr. Michael Coyle)

Sheila Harris

From: Daniel Hahn
Sent: Thursday, June 25, 2009 2:07 PM
To: Sheila Harris
Subject: FW: Chamber Weekly - Monday, 6/22/2009
Attachments: image001.gif; MiltonAntiquesInvite.pdf

Near bottom

Daniel Hahn, MA, CEM
 Santa Rosa County
 Emergency Management Plans Chief
 Citizen Corps Coordinator
 850.983.4606 (direct line)
 850.983.5360
 Blackberry: 850.393.9841

Under Florida law, e-mail addresses are public records. Emails to this Santa Rosa County email address are considered public records. If you do not want your e-mail released in response to a public-records request, do not send electronic mail to this entity. Instead, contact this office by phone or in writing. (Florida Statutes, Chapter 119)

From: Nicole T. Frenk [mailto:membership@srcchamber.com]
Sent: Monday, June 22, 2009 7:59 AM
To: All SRC Chamber Members
Subject: Chamber Weekly - Monday, 6/22/2009



CHAMBER WEEKLY

Week of June 22, 2009

SPECIAL ANNOUNCEMENTS

- ***Needed: Two more decorators for Riverfest!*** If you would like to help put up decorations from 7:30 a.m. until approx. 9 a.m., please contact Donna Tucker: 623-2339 or director@srcchamber.com.
- ***We are also looking for nine more volunteers to help with the Chamber concession booths.*** Please contact Nicole

6/25/2009

miltonparks@ymail.com



www.co.santa-rosa.fl.us

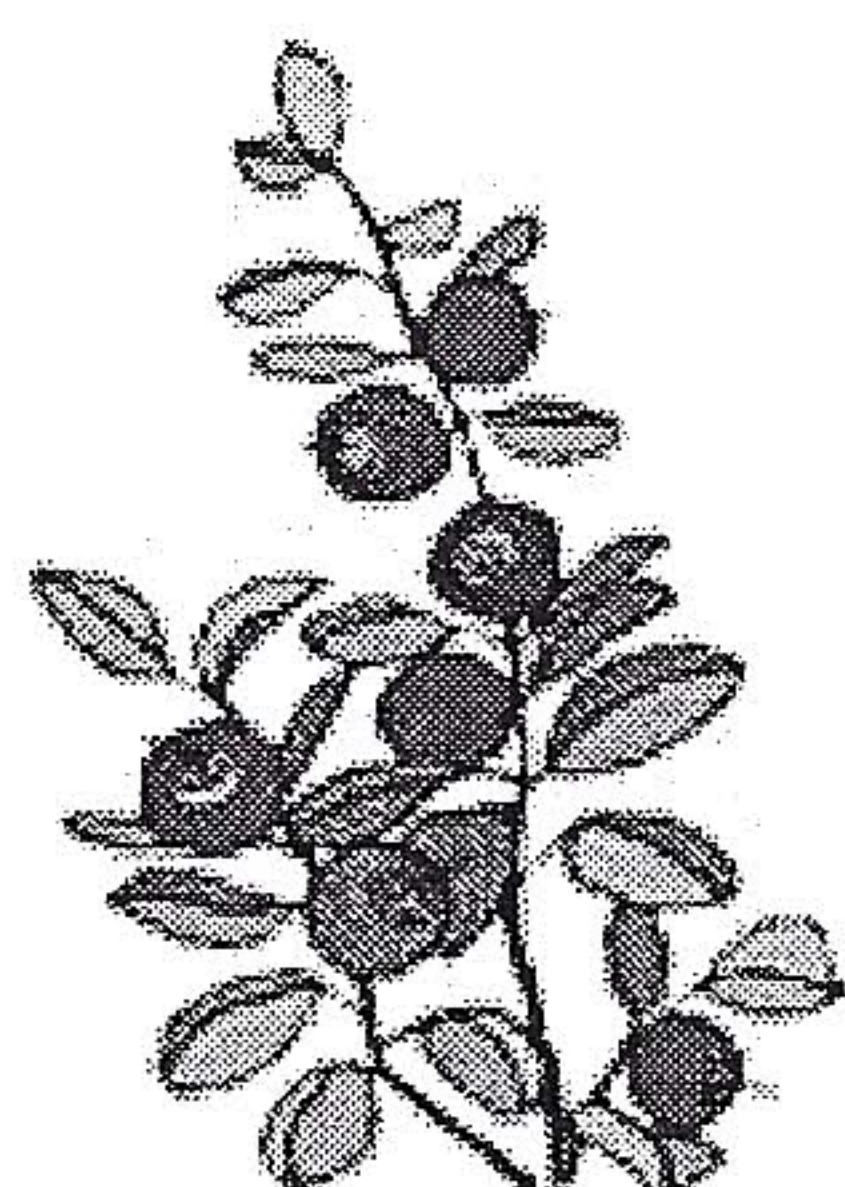
County Receives Flood Mitigation Grant

Santa Rosa County has received a planning grant from FEMA through the Flood Mitigation Assistance program to develop a countywide flood mitigation plan.

Input from residents, businesses and other stakeholders is needed to develop an effective plan.

Anyone who would like to take an active role in the process or who have questions or comments regarding the county's efforts, please contact Sheila Harris, Grants and Special Projects Coordinator, at 983-1848 or sheilah@santarosa.fl.gov.

The complete press release can be found on the "News and Events" page of the Chamber Website www.srcchamber.com (or click [here](#)).



Pick Blueberries at The ARC!

Our blueberries are in! They are \$ 4.00 per pound if we pick; \$ 2.00 per pound if you pick. They are tasty and sweet and are abundant.

Location: 6225 Dixie Road, Milton 32570 (click [here](#) for map)

We are open Monday through Friday 8 a.m. to 4 p.m. and by appointment on the weekends.

Contact: The Arc of Santa Rosa, 623-0306

Promotional Opportunities

NEW The Santa Rosan (Chamber Newsletter) - Only **FOUR** sponsorships left in 2009!

When? Monthly. Issues currently available: July-December

Cost: \$300

Sponsorship includes a full promotional page in The Santa Rosan (600+ copies distributed each month)

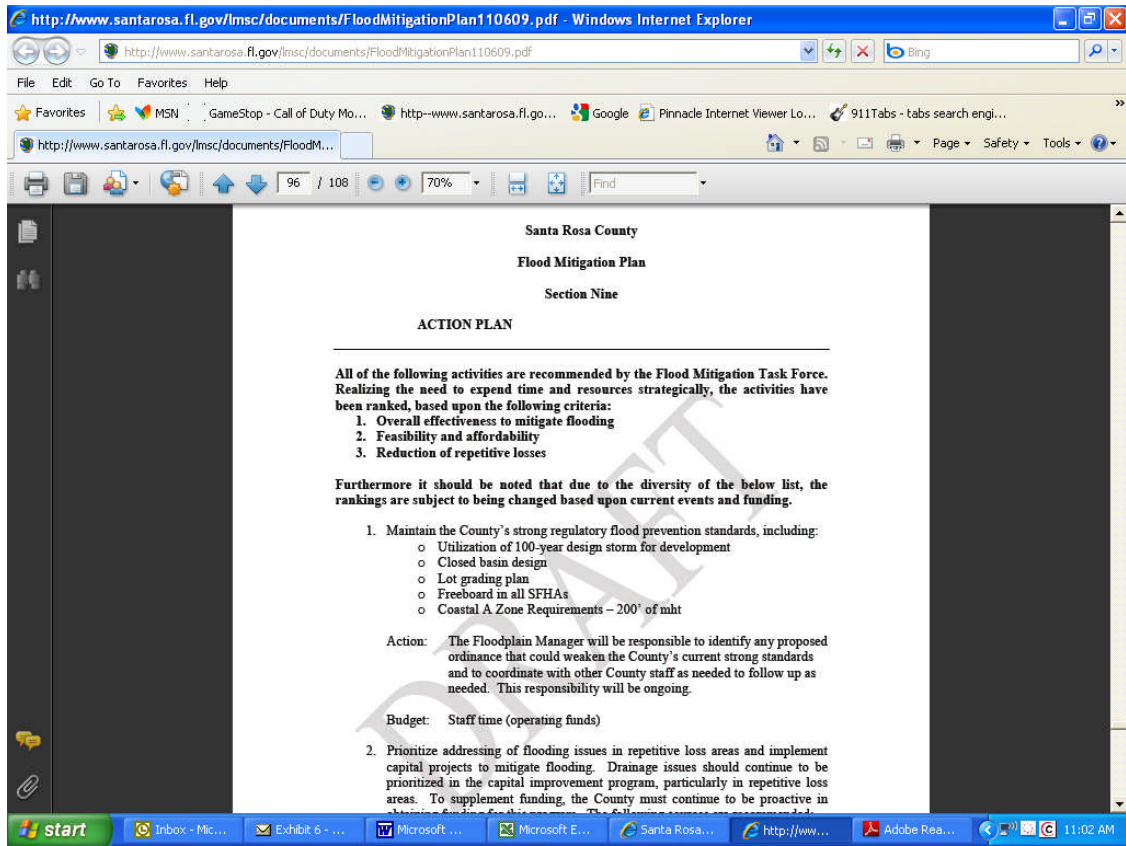
Small Business Networking Lunch - Now accepting sponsorships for 2010. - Only **FOUR** sponsorships left in 2010!

When? The **SECOND FRIDAY** of each month, beginning at 12 noon.

6/25/2009

Exhibit 6

Request Comments on the Draft Action Plan



Santa Rosa County Local Mitigation Strategy Task Force - Windows Internet Explorer

http://www.santarosa.fl.gov/lmsc/index.html

File Edit View Favorites Tools Help



GameStop - Call of Duty Mo... http--www.santarosa.fl.go... Google Pinnacle Internet Viewer Lo... 9111Tabs - tabs search engi...

Santa Rosa County Local Mitigation Strategy Task Force

Page Safety Tools

Santa Rosa County

Citizen Service Center



LMSC

Our Site Index

Santa Rosa County Local Mitigation Strategy Task Force

- [Santa Rosa County Flood Mitigation Plan 11/06/09](#)
- [2010-2015 Local Mitigation Strategy Plan Section 1 - Draft](#)
- [2010-2015 Local Mitigation Strategy Plan Section 2 - Draft](#)
- [2010-2015 Local Mitigation Strategy Plan Section 3 - Draft](#)
- [2010-2015 Local Mitigation Strategy Plan Section 4 - Draft](#)
- [2010-2015 Local Mitigation Strategy Plan Section 5 - Draft](#)
- [2010-2015 Local Mitigation Strategy Plan Section 6 - Draft](#)
- [2010-2015 Local Mitigation Strategy Plan Appendix 6.4- Draft](#)
- [Flood Mitigation Task Force Information](#)
- [Mitigation Questionnaire](#)
- [2005-2010 Local Mitigation Strategy Plan](#)
- [Local Mitigation Strategy Plan Update Information](#)

For information on hardening your home (shutters, elevation, roof strengthening) please contact the Santa Rosa County Special Projects/Grants Department at (850) 983-1827 or email us: [Mitigation Task Force](#). If you would like to be placed on the Residential Hardening Waiting List please complete one of the residential proposal forms. The County does not currently have a grant to harden homes. We do maintain a waiting list and when a grant opens we work with the individual homeowners to help them submit applications. Most of these grants require a minimum of 25% from the homeowner. If you are a low to moderate income resident and need help repairing or hardening your home, please call the Santa Rosa County Housing Program at (850) 981-7075.

start | Inbox - Micros... | Exhibit 6 - Req... | Document6 - M... | Microsoft Excel | Santa Rosa Co... | Adobe Reader | 11:03 AM

Santa Rosa County - Flood Mitigation Plan - Task Force Meeting Info - November 9, 2009 1:00 PM - Message (HTML) - US-ASCII

File Edit View Insert Format Tools Actions Help

Reply Reply to All Forward

From: Sheila Harris [sheilah@santarosa.fl.gov] Sent: Fri 11/6/2009 12:13 PM

To: Al Long; American Red Cross; wrsmaine@wmconnect.com; Boudreau, Darryl; al_cindy@att.net; Dan Hahn; dbellamy@bellsouth.net; David J. Szymanski; Don Richards; Doug Lasater; entemp1@santarosa.fl.gov; Howard Rogers; Julian Cooley; Karen Thornhill; Kyle Holley; Larry Odonnell@dep.state.fl.us; Linda Bauer; Linda Carden; Lou Greene; Mathews, Trent - Milton, FL; myiveycottage@bellsouth.net; Pat Bowman; Paul Miller; animalvt@live.com; Randy Jorgenson; scottfo2@yahoo.com; Sheila Harris; StephenF@santarosa.fl.gov; Tim Mlstead; Tom Ledew; Tom Scott

Cc: CRS Max Consultants Inc.; Earl King; Joan Van Stone; Giddens, Joy; Greg Newchurch; jerrick.sagubal@nwfwmnd.state.fl.us; Kapos, Jim; Beckie Faulkenberry; Brian Watkins; Commissioner Lynchard; Deb Grinde; Hunter Walker; Joey Harrel; Karen Thornhill; Paul Miller; Rhonda Royals; Sheryl Bracewell; Wendy Hoeflich; Avis Whitfield; Beckie Faulkenberry; Carol Caffee; Cindy Anderson; Debbie Thayer; Donna Tucker; Everett Pfeiffer; Hunter Walker; Joy Tsubooka; Karen Thornhill; LANDSTARE@aol.com; Pace Chamber; Rhonda Royals; Rick Harris; Roger Blaylock; Sam Williamson; Sandy Woodbery; Sheryl Bracewell; Stephen Furman; Steve Brown; Tammy Cheves; Tony Gomillon; Wendell Hall

Subject: Santa Rosa County - Flood Mitigation Plan - Task Force Meeting Info - November 9, 2009 1:00 PM

Dear Flood Mitigation Plan Task Force Members & Interested LMS participants,

Attached is the agenda for next Monday's meeting. Earl King, CRS Max will be in attendance to present the draft of the flood mitigation plan.

Minutes from the September 28, 2009, October 12, 2009 and October 26, 2009 Flood Mitigation Task Force Meetings will be forwarded as soon as they have been transcribed.

Finally, the draft of the action plan and evaluation section as amended at last Monday's meeting is attached for your review.

Agencies, please don't forget to fill out the attached questionnaire and return at next Monday's meeting or prior to then if desired.

The Draft of the Flood Mitigation Plan excluding appendices and exhibits will be accessible on the county's web page later today at <http://www.santarosa.fl.gov/lmsc/index.html>.

Please let me know if you have any questions.

Sheila A. Harris, Special Projects/Grants
Santa Rosa County BOCC
6495 Caroline Street, Suite H
Milton, Florida 32570
(850) 983-1848 (850) 393-5239 (Cell)
(850) 983-1944 Fax
sheilah@santarosa.fl.gov

Task Force Meetin.... Agencies Question... Evaluation Sectio..... Sect 9 Action Pla... (116KB)

start Santa Ros... Exhibit 6 + ... Santa Rosa... Microsoft ... Microsoft E... County Ne... Adobe Rea... 11:09 AM

or-treat, but we can still celebrate Halloween in style! Be sure to check it out. See you there.

Some more ways to tell if you are growing older:

You sink your teeth into a steak and they stay there.

You have too much room in the house, but not enough room in the medicine cabinet.

Everything hurts, and what doesn't hurt, doesn't work.

See you next week!

Funeral Home with Rev. Bobby Ellisor officiating. Burial followed in Rose Lawn Cemetery.

Pallbearers were grandsons Roger Kinkle, Allen Kinkle, John Kinkle, Scot Cianci, Kris Cianci and Kraig Kelsey. Honorary pallbearers were grandson-in-laws Dustin Griffin, Mike Powers, and Kristian Hasse and great-grandson Brandon Powers.

Arrangements were entrusted to Rose Lawn Funeral Home. Offer condolences, share memories and sign the guestbook at www.roselawn-fh.com.

NOTICE OF PUBLIC MEETINGS

All Board of County Commissioner Meetings and other county department meetings are held at the County Administrative Center, Commissioner's Board Room, 6495 Caroline Street, Milton, Florida, unless otherwise indicated

Marine Advisory	November 3	5:00p.m.
SRC Housing Coalition	November 4	1:30 p.m.
Conference Room, 6051 Old Bagdad Hwy., Milton		
Tourist Development North End Committee	November 5	9:00 a.m.
Santa Rosa County Chamber of Commerce, 5247 Stewart St., Milton		
Local Mitigation Strategy meeting	November 5	1:30 p.m.
Conference Room, 6051 Old Bagdad Hwy., Milton		
Zoning Board of Adjustments	November 5	5:30 p.m.
Commission Committee	November 9	9:00 p.m.
Flood Mitigation Plan Task Force meeting	November 9	1:00 p.m.
Conference Room, 6051 Old Bagdad Hwy., Milton		
Navarre Architectural Advisory Board	November 10	3:00 p.m.
Navarre Chamber of Commerce, 8543 Navarre Parkway, Navarre		
Public Presentation of the Local Mitigation Strategy	November 10	6:00 p.m.
Plan Update & Flood Mitigation Plan	November 11	9:00 a.m.
Tourist Development South End Committee		
Visitors' Center, 8543 Navarre Parkway, Navarre		
Building Code Board of Adjustments	November 11	Cancelled
Conference Room, 6051 Old Bagdad Hwy., Milton		
Commission Regular / Reorganization Meeting	November 12	9:00 a.m.
Local Planning Board	November 12	6:00 p.m.
Team Santa Rosa EDC meeting	November 16	11:30 a.m.
TEAM Conference Room, 8491 Caroline Street, Milton		
Tourist Development Council Board Meeting	November 18	3:00 p.m.
Visitors' Center, 8543 Navarre Parkway, Navarre		
Aviation Advisory Committee	November 18	5:00 p.m.
Fire Dept. Executive Group	November 18	6:30 p.m.
Emergency Operations Center, 4499 Pine Forest Road, Milton		
Local Mitigation Strategy meeting	November 19	1:30 p.m.
Conference Room, 6051 Old Bagdad Hwy., Milton		
Commission Committee	November 23	Cancelled
Flood Mitigation Plan Task Force meeting	November 23	1:00 p.m.
Conference Room, 6051 Old Bagdad Hwy., Milton		
Utility Board	November 23	Cancelled
Affordable Housing Advisory Committee	November 25	Cancelled
Conference Room, 6051 Old Bagdad Hwy., Milton		
Parks and Recreation	November 25	Cancelled
Commission Regular	November 26	Cancelled

Agendas and minutes are also available at www.santarosa.fl.gov. All meetings held in the Board Room can be viewed live and/or replayed at this web site by selecting the meeting from the main page.

1330AM WEBY

Northwest Florida's Talk Radio

Neal Boortz

9:00 am - 11:30 am
Mon. - Fri.

Politically incorrect and proud of it! His libertarian philosophy rankles conservatives (who think he's too liberal) and liberals (who think he's too conservative).

The son of a Marine Corps sniper, Neal Boortz grew up in Marietta (GA) and graduated from the University of Georgia in 1963. He



DAVE...
FOLKS...

OPEN MIC...

NEAL BOORTZ 9 am - 11:30 am

THE EXPERT ADVISER SHOW
11:30 am - 12 noon

DENNIS PRAGER 12 noon - 1 pm

CLARK HOWARD 1 pm - 3 pm

STEVE GILL
3 pm - 4 pm Mon. - Thur.

RING OF FIRE 3 pm - 4 pm Fri.

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Commission Regular	November 26	Cancel

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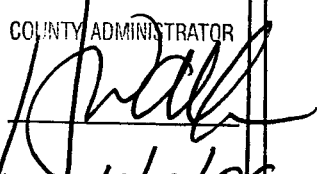
Public Notice #1722 – 1T – October 29, 2009

NAVARRE PRESS

Invoice

Bill To
Santa Rosa Co. Admin. Services 6495 Caroline St, Suite D Milton, FL 32570 ATTN: Kathy Jordan

Date	Invoice #
10/30/2009	68046

		Terms
		Due on Receipt
Description	Qty	Amount
Public Notice #1722 Insert Date: 10/29/09	1	157.50
<div>APPROVED COUNTY ADMINISTRATOR  DATE: 11/2/09</div>		
Thank you for your business.	Total	\$157.50
Phone #	Payments/Credits	\$0.00
850-939-8040	Balance Due	\$157.50

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Horticulture UF/
IFAS Santa Rosa County

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Room

of the Emerald Coast, ^{box}

4493 Woodbine Road • Pace, FL 32571

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SANTA ROSA COUNTY BOARD OF COMMISSIONERS

Santa Rosa Administrative Offices
6495 Caroline Street, M
Milton, Florida 32570-4592



JIM WILLIAMSON, District 1
ROBERT A. "BOB" COLE, District 2
W. D. "DON" SALTER, District 3
GORDON GOODIN, District 4
R. LANE LYNCHARD, District 5

HUNTER WALKER, County Administrator
THOMAS V. DANNHEISSER, County Attorney
JOEL D. HANIFORD, OMB Director

December 22, 2009

RE: Santa Rosa County Flood Mitigation Action Plan

Dear Sir or Madam:

The Santa Rosa County Flood Mitigation Plan Task Force has, over the past six months, pursued the development of a Flood Mitigation Plan to serve both as a tool for reducing the hazards of flooding in the county and as a component of its Local Mitigation Strategy. The development of this plan is now in its final stages.

The most crucial component of the *Santa Rosa County Flood Mitigation Plan* is its Action Plan, which recommends specific activities to be undertaken in order to fulfill its mitigation goals. Enclosed please find a copy of the proposed Action Plan. The intent of this letter is to seek any input, comments or suggestions you may have regarding the Action Plan.

Please feel free to respond either to me or to the County's consultant, CRS Max Consultants. Contact information follows:

Sheila Harris
Chair, Flood Mitigation Plan Task Force
Santa Rosa County BOCC
6495 Caroline Street, Suite H
Milton, Florida 32570
(850) 983-1848 Phone
(850) 983-1944 Fax
sheilah@santarosa.fl.gov

Earl King
Vice President
CRS Max Consultant
3331 NW 71 Street
Coconut Creek, FL 33073
(954) 421-7794 Phone
(954) 421-7794 Fax
crsmaxinc@bellsouth.net

Your response by January 15, 2009 would be most appreciated.

Thank you for your valued support.

Sincerely,

Sheila Harris
Chair, Flood Mitigation Plan Task Force

Enclosure

Solicit Input on Draft Action Plan

Prefix	Name	Organization	Address1	Address2	City	State	Zip
Ms.	Judy A. Bense, Ph.D.	University of West Florida	11000 University Pkwy		Pensacola	FL	32514-0000
Mr.	Edward Meadows, President	Pensacola Junior College	1000 College Blvd		Pensacola	FL	32504-0000
Mr.	David W. Peaden II, President	Home Builders Association of West Florida	4400 Bayou Blvd	Suite 45	Pensacola	FL	32503-0000
Mr.	Kirkland Spraggins	Florida Division of Emergency Management	Flood Mitigation Assistance Programs	2555 Shumard Oak Blvd	Tallahassee	FL	32399-0000
Senator	Bill Nelson		225 East Robinson St	Ste 410	Orlando	FL	32801-0000
Senator	Mel Martinez		1650 Prudential Drive	Suite 220	Jacksonville	FL	32207-0000
Representative	Jeff Miller		4300 Bayou Blvd	Suite 13	Pensacola	FL	32503-0000
Sen.	Durell Peaden, Jr		598 North Ferdon Blvd		Crestview	FL	32536-2753
Sen.	Don Gaetz		217 Miracle Strip Pkwy SE		Fort Walton Beach	FL	32548-0000
Representative	Greg Evers		5224 Willing St		Milton	FL	32570-4971
		The Nature Conservancy	625 North Adams St		Tallahassee	FL	32301-0000
		Land Trust Alliance	Southeast Programs Office	PO Box 33355	Raleigh	NC	27636-3355
		American Farmland Trust	1200 18th Street NW	Ste 800	Washington	DC	20036-0000
		U.S. Environmental Protection Agency	Office of Wetlands, Oceans and Watersheds	1200 Pennsylvania Ave, NW	Washington	DC	20460-0000
Mr.	Douglass Barr, Executive Director	Northwest Florida Water Management District	81 Water Management Dr		Havana	FL	32578-0000
		US Fish and Wildlife Service	Southeast Region	1875 Century Blvd	Atlanta	GA	30345-0000
Mr.	Bill Proenza, Director	National Weather Service	Southern Region Headquarters	819 Taylor St. Room 10A06	Fort Worth	TX	76102-0000
		Federal Alliance for Safe Homes (FLASH)	1427 East Piedmont Dr	Suite 2	Tallahassee	FL	32308-0000
		Natural Hazards Research and Applications Information Center	University of Colorado	Campus Box 428	Boulder	CO	80309-0482
		U.S. Army Corps of Engineers, Pensacola Office	41 North Jefferson St.	Suite 111	Pensacola	FL	32502-0000
		Association of State Floodplain Managers	2809 Fish Hatchery Rd	Suite 204	Madison	WI	53713-0000
Commissioner	Bill Roberts, Chairman	Okaloosa Board of County Commissioners	1804 Lewis Turner Blvd	Suite 100	Ft Walton Beach	FL	32547-0000
Commissioner	Marie Young, Chairman	Escambia Board of County Commissioners	P.O. Box 1591		Pensacola	FL	32591-1591
Ms.	Susan Story, President	Gulf Power Company	One Energy Place		Pensacola	FL	32520-0000
Ms.	Terry Joseph	West Florida Regional Planning Council	P.O. Box 11399		Pensacola	FL	32524-1399
Ms.	Jackie Dupree	State of Florida Department of Community Affairs	Community Development Block Grant Program	2555 Shumard Oak Blvd	Tallahassee	FL	32399-0000
Mr.	Miles Anderson	Florida State Hazard Mitigation Officer/NFIP Coordinator	Florida Division of Emergency Management	2555 Shumard Oak Blvd	Tallahassee	FL	32399-2100
Ms.	Joy Duperault	NFIP Program Manager	Florida Division of Emergency Management	2555 Shumard Oak Blvd	Tallahassee	FL	32399-2100
Mr.	Charles Speights	Bureau of Recovery and Mitigation	Florida Division of Emergency Management	2555 Shumard Oak Blvd	Tallahassee	FL	32399-2100
		Federal Emergency Management Agency	Regional Office IV/Mitigation Division	3003 Chamblee Tucker Rd	Atlanta	GA	30341-0000
Ms.	Bridget Merrill, Senior Director	Enterprise Florida	325 John Knox Rd	Suite 201	Tallahassee	FL	32303-0000
Mr.	Brian Richardson, Manager	Natural Hazards Unit	Bureau of Preparedness and Response	2575 Shumard Oak Blvd	Tallahassee	FL	32399-2100
		Florida Department of Law Enforcement	Pensacola Regional Operations Center	1301 North Palafox St	Pensacola	FL	32501-0000
		Florida Highway Patrol	Troop A	PO Box 15729	Panama City	FL	32406-5729
Mr.	Larry Kelley, Dist 3 Secretary	Florida Department of Transportation	P.O. Box 607		Chipley	FL	32428-0000
Mr.	Michael Kent	Blackwater Housing Corporation	205 Brooks St	Suite 201	Ft Walton Beach	FL	32548-5840
		FEMA-Federal Insurance Administration	Office of Risk Management-Technical Operational	500 C Street SW	Washington	DC	20472-0000
Commissioner	Kevin McCarty	Florida Office of Insurance Regulation	200 East Gaines St		Tallahassee	FL	32399-0000
Mr.	J. Nicholas Shelley, Field Office Director	U.S. Department of Housing and Urban Development	Charles E. Bennett Federal Buidling	400 W. Bay St., Suite 1015	Jacksonville	FL	32202-0000
		Wal-Mart Stores	Community Relations	702 SW 8th St	Bentonville	AK	72716-8611
		Baptist Healthcare Systems	P.O. Box 17500		Pensacola	FL	32501-7500
		Clearwire, LLC	5520 Industrial Blvd		Milton	FL	32583-0000
		Mediacom	1613 Nantahala Beach Rd		Gulf Breeze	FL	32563-0000
		National Oceanic and Atmospheric Administration	1401 Constitution Ave, NW	Room 5128	Washington	DC	20230-0000
		Natural Hazard Mitigation Association	616 Solomon Dr		Covington	LA	70433-0000
		Rebuild Northwest Florida	33 Brent Lane	Suite 100	Pensacola	FL	32503-0000
		Florida American Planning Association	Gulf Coast Section	P.O. Box 9324	Pensacola	FL	32513-9324
		Florida Learn & Serve/SPaRC	325 John Knox Rd, Building F	Suite 210	Tallahassee	FL	32303-0000
Request via email:							
	Don Richards, President	United Peninsula Homeowners Association	don_richards@bellsouth.net				
	Tom LeDew	Florida Division of Forestry	ledewt@doacs.state.fl.us				
	Chief Jonathon Kanzigg	Midway Fire Department	jonathan.kanzigg@midwayfire.com				
	Warren Brown	Navarre Resident	SLB1016@bellsouth.net				
	Dewayne Ashworth	District Tech BWSCD	dewayne.ashworth@fl.neednet.net				
	Kyle Holley	North End Tourism D C	gotuffygo@yahoo.com				
	Larry O'Donnell	FDEP	Larry.Odonnell@dep.state.fl.us				
	Linda Bauer	FDEP	Linda.bauer@dep.state.fl.us		linda.bauer@dep.fl.gov		
	Scott Foster	CERT, Navarre	scottfo2@yahoo.com				
	Louis C. Greene	CERT, Navarre	lcgreene@earthlink.net				
	Bill Semaine	Gulf Breeze Resident	wrsemaine@walmart.com				

Solicit Input on Draft Action Plan

Prefix	Name	Organization	Address1	Address2	City	State	Zip
	Tom Scott	Blackwater Pyrates	mvsticmotor1@aol.com				
	Doug Lasater	Bagdad Waterfronts Partnership	doug.lasater@toto.com				
	Ken Cromer	American Red Cross	cromerk@wa.redcross.org				
	Jim Walsh	NAS Whiting Field EM	james.f.walsh@navy.mil				
	Jim Trest	Foley AL	jtrest2@aol.com				
	Randy Jorgenson	City of Milton	landplan@aol.com				
	Ginny Garrett	Milton Resident	myivevcottage@bellsouth.net				
	Darryl Boudreau	FDEP	darryl.boudreau@dep.state.fl.us				
	Trent Mathews	USDA-NRCS BWSWCD	trent.mathews@fl.usda.gov				
	Cindy Long	Milton Resident	al_cindy@att.net				
	Paul Rollins	United Peninsula Assn	kelsor@bellsouth.net				
	Julian Cooley	SRC Environmental Dept	julienc@santarosa.fl.gov				
	David Bellamy	Tiger Point HOA	dbellamy@bellsouth.net				
	Al Long	Realtor/resident	realtorAlLong@aol.com				
	Tim Milstead	City of Milton Planning/Zoning Officer	tim.milstead@ci.milton.fl.us				
	Julie A. Redmon-Dennis	Planner II, Hazard Mitigation Program DCA	julie.dennis@dca.state.fl.us				
	George Riedel, CFM	Association of State Floodplain Managers Inc	asfpm@floods.org				
	Joy Giddens						

Exhibit 7

Request Input from Agencies and Organizations



SANTA ROSA COUNTY BOARD OF COMMISSIONERS

Santa Rosa Administrative Offices
6495 Caroline Street, Suite M
Milton, Florida 32570-4592



JIM WILLIAMSON, District 1
ROBERT A. "BOB" COLE, District 2
W. D. "DON" SALTER, District 3
GORDON GOODIN, District 4
R. LANE LYNCHARD, District 5

HUNTER WALKER, County Administrator
THOMAS V. DANNHEISSER, County Attorney
JOEL D. HANIFORD, OMB Director

July 17, 2009

Mr. John Smith, Director
Building and Zoning Department
City of Milton
Milton, FL

RE: Santa Rosa County Mitigation Efforts

Dear Mr. Smith,

Santa Rosa County is in the process of developing a Flood Hazard Mitigation Plan for its community and updating the county's five-year Local Mitigation Strategy (LMS) Plan. In addition to gleaning information from the County's own staff, residents and businesses, we are also seeking input from other groups or agencies whose plans and activities may affect these mitigation planning efforts.

The intent of this letter is to request your input in the county's planning efforts. Should you have information that you feel would be pertinent to us, we would appreciate receiving it. If your agency is doing anything that will affect this community's flood hazard mitigation program or other mitigation efforts, we would be interested in knowing about it. In addition, if there is any way you would like to support our efforts, we welcome your participation.

Mrs. Sheila Harris, Grants and Special Projects Coordinator, is the staff lead for these projects. She can be reached at (850) 983-1848 or you may also send information to the address on this letterhead. You may also call our flood mitigation plan consultant, CRS Max, Consultants, at (954) 421-7794. We also welcome your attendance at any one of the meetings of the Flood Hazard Mitigation Plan Task Force or Local Mitigation Strategy (LMS).

We look forward to hearing from you. Thank you for your support.

Sincerely,

A handwritten signature in black ink, appearing to read "H. Walker".

Hunter Walker, County Administrator
Local Mitigation Strategy (LMS) Chairman

Local and Regional Agencies Contacted for Support

	Name	Organization	Address	City	State
1	Commissioner Bill Roberts, Chairman	Okaloosa Board of County Commissioners	1804 Lewis Turner Blvd	Ft Walton Beach	FL
2	Brian Richardson, Manager	Natural Hazards Unit	Bureau of Preparedness and Response	Tallahassee	FL
3	Bridget Merrill, Senior Director	Enterprise Florida	325 John Knox Rd	Tallahassee	FL
4	Charles Speights	Bureau of Recovery and Mitigation	Florida Division of Emergency Management	Tallahassee	FL
5	Earl King	CRS Max Consultants, Inc.	3331 NW 71st Street	Coconut Creek	FL
6	Edward Meadows, President	Pensacola Junior College	1000 College Blvd	Pensacola	FL
7	Floodplain Management Resource Center	Natural Hazards Research and Applications Information Center	University of Colorado	Boulder	CO
8	J. Nicholas Shelley, Field Office Director	U.S. Department of Housing and Urban Development	Charles E. Bennett Federal Building	Jacksonville	FL
9	Judy A. Bense, Ph.D.	University of West Florida	11000 University Pkwy	Pensacola	FL
10	Commissioner Kevin McCarty	Florida Office of Insurance Regulation	200 East Gaines St	Tallahassee	FL
11	Commissioner Marie Young, Chairman	Escambia Board of County Commissioners	P.O. Box 1591	Pensacola	FL
12	Sherry Harper, CFM, CRS Specialist	Insurance Service Office, Inc.	Community Rating System	Crestview	FL
13	Susan Story, President	Gulf Power Company	One Energy Place	Pensacola	FL
14		FEMA-Federal Insurance Administration	Office of Risk Management-Technical Operations	Washington	DC
15		Wal-Mart Stores	Community Relations	Bentonville	AK
16		Baptist Healthcare Systems	P.O. Box 17500	Pensacola	FL
17		Natural Hazard Mitigation Association	616 Solomon Dr	Covington	LA
18	Bill Nelson	Senator Bill Nelson	225 East Robinson St	Orlando	FL
19	Don Gaetz	Sen. Don Gaetz	217 Miracle Strip Pkwy SE	Fort Walton Beach	FL
20	Durrell Peaden, Jr	Sen. Durrell Peaden, Jr.	598 North Ferdon Blvd	Crestview	FL
21	Jeff Miller	Representative Jeff Miller	4300 Bayou Blvd	Pensacola	FL
22	Larry Kelley, Dist 3 Secretary	Florida Department of Transportation	P.O. Box 607	Chipley	FL
23	Mel Martinez	Senator Mel Martinez	1650 Prudential Drive	Jacksonville	FL
24	Ray Eubanks	State of Florida Department of Community Affairs	Division of Local Planning	Tallahassee	FL
25	Terry Joseph	West Florida Regional Planning Council	P.O. Box 11399	Pensacola	FL
26	To Whom it May Concern:	U.S. Army Corps of Engineers, Pensacola Office	41 North Jefferson St.	Pensacola	FL
27	To Whom it May Concern:	U.S. Army Corps of Engineers	Attn: CECW-PF 20	Washington	DC
28		Florida American Planning Association	Gulf Coast Section	Pensacola	FL

Agencies Contacted for Support

	Name	Organization	Address	City	State
1	Douglass Barr, Executive Director	Northwest Florida Water Management District	81 Water Management Dr	Havana	FL
2	Joy Duperault	NFIP Program Manager	Florida Division of Emergency Managment	Tallahassee	FL
3	Kirkland Spraggins	Florida Division of Emergency Management	Flood Mitigation Assistance Programs	Tallahassee	FL
4	Miles Anderson	Florida State Hazard Mitigation Officer/NFIP Coordinator	Florida Division of Emergency Managment	Tallahassee	FL
5	Thea Austin, Mitigation Planner IV	Florida Division of Emergency Management	Hazard Mitigation Program	Tallahassee	FL
6	To Whom it May Concern:	Northwest Florida Water Management District	800 Hospital Dr	Crestview	FL
7	To Whom it May Concern:	Northwest Florida Water Management District	2261 West Nine Mile Rd	Pensacola	FL
8		Federal Emergency Management Agency	Regional Office IV/Mitigation Division	Atlanta	GA

Organizations Contacted for Support

	Name	Organization	Address	City	State
1	Bill Proenza, Director	National Weather Service	Southern Region Headquarters	Fort Worth	TX
2	Bob Ballard, Deputy Secretary	Florida Department of Environmental Protection	Lands and Recreation, Northwest District	Pensacola	FL
3	David W. Peaden II, President	Home Builders Association of West Florida	4400 Bayou Blvd	Pensacola	FL
4	Dick Fancher, Director	Florida Department of Environmental Protection	Northwest District Director	Pensacola	FL
5	Ken Cromer	American Red Cross	4100 S. Ferndon Blvd	Crestview	FL
6	Lynn F Griffin, Coastal Program Administrator	Department of Environmental Protection	Florida Coastal Management Program	Tallahassee	FL
7	Mary Jean Yon, Director	Florida Department of Environmental Protection	Division of Waste Management	Tallahassee	FL
8	Michael Kent	Blackwater Housing Corporation	205 Brooks St	Ft Walton Beach	FL
9	S. Owete, Ph.D., P.E.	Florida Department of Environmental Protection	Dam Safety Program	Tallahassee	FL
10	To Whom it May Concern:	The Nature Conservancy	625 North Adams St	Tallahassee	FL
11	To Whom it May Concern:	Land Trust Alliance	Southeast Programs Office	Raleigh	NC
12	To Whom it May Concern:	American Farmland Trust	1200 18th Street NW	Washington	DC
13	To Whom it May Concern:	U.S. Environmental Protection Agency	Office of Wetlands, Oceans and Watersheds	Washington	DC
14	To Whom it May Concern:	USDA, Natural Resources Conservation Service	2614 NW 43rd St	Gainesville	FL
15		National Oceanic and Atmospheric Administration	1401 Constitution Ave, NW	Washington	DC
16	To Whom it May Concern:	US Fish and Wildlife Service	Southeast Region	Atlanta	GA
17		Rebuild Northwest Florida	33 Brent Lane	Pensacola	FL
18	Jackie Dupree	State of Florida Department of Community Affairs	Community Development Block Grant Program	Tallahassee	FL
19	To Whom it May Concern:	Federal Alliance for Safe Homes (FLASH)	1427 East Piedmont Dr	Tallahassee	FL
20	To Whom it May Concern:	Association of State Floodplain Managers	2809 Fish Hatchery Rd	Madison	WI
21		Florida Department of Law Enforcement	Pensacola Regional Operations Center	Pensacola	FL
22		Florida Highway Patrol	Troop A	Panama City	FL
23		Florida Learn & Serve/SPaRC	325 John Knox Rd, Building F	Tallahassee	FL

Flood Mitigation Plan Cooperating Agency Questionnaire

Santa Rosa County is most appreciative of your willingness to assist in the development of the County's Flood Mitigation Plan through your participation in the Flood Mitigation Plan Task Force. Thank you for the time and effort you have given to this important venture!

One essential component of the process is coordination with other agencies and organizations which share some of the same goals and responsibilities as the County. Following the meeting on October 26, 2009, I would like to meet with Task Force members representing other agencies to receive additional input from you that may serve not only to improve the Plan but also to benefit your agency through joining together to achieve a common goal.

In anticipation of this meeting, please think about the following questions. Should you so desire, you may want to put some of your thought in writing.

1. Does your agency face some of the same problems as those discussed in the Task Force meetings?

2. What recommendations do you believe would be particularly pertinent to the Flood Mitigation Plan in the following areas:
 - Development policies

 - Mitigation strategies

 - Programs

 - Regulations

3. Are there inconsistencies or conflicts between the goals of your agency and those of the Task Force?
4. How can the Flood Mitigation Plan be beneficial to your agency?
5. Do you have any additional comments, observations or recommendations?

Thank you once again for your valued contribution to the Santa Rosa County Flood Mitigation Plan!

Santa Rosa County - Flood Mitigation Plan - Task Force Meeting Info - November 9, 2009 1:00 PM - Message (HTML) - US-ASCII

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Reply Reply to All Forward

From: Sheila Harris [sheilah@santarosa.fl.gov] Sent: Fri 11/6/2009 12:13 PM

To: Al Long; American Red Cross; wrsmaine@wmconnect.com; Boudreau, Darryl; al_cindy@att.net; Dan Hahn; dbellamy@bellsouth.net; David J. Szymanski; Don Richards; Doug Lasater; entemp1@santarosa.fl.gov; Howard Rogers; Julian Cooley; Karen Thornhill; Kyle Holley; Larry Odonnell@dep.state.fl.us; Linda Bauer; Linda Carden; Lou Greene; Mathews, Trent - Milton, FL; myiveycottage@bellsouth.net; Pat Bowman; Paul Miller; animalvt@live.com; Randy Jorgenson; scottfo2@yahoo.com; Sheila Harris; StephenF@santarosa.fl.gov; Tim Mlstead; Tom Ledew; Tom Scott

Cc: CRS Max Consultants Inc.; Earl King; Joan Van Stone; Giddens, Joy; Greg Newchurch; jerrick.sagubal@nwfwmnd.state.fl.us; Kapos, Jim; Beckie Faulkenberry; Brian Watkins; Commissioner Lynchard; Deb Grinde; Hunter Walker; Joey Harrel; Karen Thornhill; Paul Miller; Rhonda Royals; Sheryl Bracewell; Wendy Hoeflich; Avis Whitfield; Beckie Faulkenberry; Carol Caffee; Cindy Anderson; Debbie Thayer; Donna Tucker; Everett Pfeiffer; Hunter Walker; Joy Tsubooka; Karen Thornhill; LANDSTARE@aol.com; Pace Chamber; Rhonda Royals; Rick Harris; Roger Blaylock; Sam Williamson; Sandy Woodbery; Sheryl Bracewell; Stephen Furman; Steve Brown; Tammy Cheves; Tony Gomillon; Wendell Hall

Subject: Santa Rosa County - Flood Mitigation Plan - Task Force Meeting Info - November 9, 2009 1:00 PM

Dear Flood Mitigation Plan Task Force Members & Interested LMS participants,

Attached is the agenda for next Monday's meeting. Earl King, CRS Max will be in attendance to present the draft of the flood mitigation plan.

Minutes from the September 28, 2009, October 12, 2009 and October 26, 2009 Flood Mitigation Task Force Meetings will be forwarded as soon as they have been transcribed.

Finally, the draft of the action plan and evaluation section as amended at last Monday's meeting is attached for your review.

Agencies, please don't forget to fill out the attached questionnaire and return at next Monday's meeting or prior to then if desired.

The Draft of the Flood Mitigation Plan excluding appendices and exhibits will be accessible on the county's web page later today at <http://www.santarosa.fl.gov/lmsc/index.html>.

Please let me know if you have any questions.

Sheila A. Harris, Special Projects/Grants
Santa Rosa County BOCC
6495 Caroline Street, Suite H
Milton, Florida 32570
(850) 983-1848 (850) 393-5239 (Cell)
(850) 983-1944 Fax
sheilah@santarosa.fl.gov

Task Force Meetin.... Agencies Question... Evaluation Sectio..... Sect 9 Action Pla... (116KB)

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Exhibit 8

Review of Activities

Activities Removed from the Action Plan

During the process of ensuring that a comprehensive review of possible activities and mitigation measures was conducted so that the most appropriate solutions are used to address the hazard, it was decided at the Flood Mitigation Task Force meeting of October 26, 2009 that all of the items that pertain to public information outreach should be removed from the draft action plan as all of those activities are included in the action item #3, which states, “Implement County’s Public Information Outreach Strategy”.

It was also recommended that the item, “Maintain County’s practice of not issuing development permits for projects not meeting the design criteria for correcting existing deficiencies or meeting future drainage requirements” be removed as the County does not require developers to correct previous deficiencies. There are several other activities listed that mention what the County does require of developers.

Exhibit 9

Resolution to Adopt the Plan

RESOLUTION NO. 2011- 07

WHEREAS, Santa Rosa County and its jurisdictions have experienced severe damage from flooding on several occasions in the past, resulting in property loss, loss of life, economic hardship, and threats to public health and safety, natural resources and the local economy; and

WHEREAS, Santa Rosa County received a Flood Mitigation Assistance Planning Grant for the purposes of developing a Multi-Jurisdictional Flood Mitigation Plan and committed to providing the required 25% local match utilizing in-kind staff time in development of the plan; and

WHEREAS, the Santa Rosa County Multi-Jurisdictional Flood Mitigation Plan (hereinafter "the Flood Plan") has been developed through the efforts of the Santa Rosa County Local Mitigation Strategy Task Force, specifically the Flood Mitigation Plan Task Force, which consists of employees and community members of Santa Rosa County and the City of Milton, City of Gulf Breeze, and Town of Jay as well as other representatives from various state agencies and non-profit organizations; and

WHEREAS, this is a multi-jurisdictional plan where all cities and townships were invited to participate in the planning process and cities will be invited to adopt the Flood Plan;

WHEREAS, this Flood Plan, as an addendum to the Santa Rosa County Local Mitigation Strategy Multi-Hazard Mitigation Plan, will better address present and future flood planning; and

WHEREAS, this Flood Plan will serve as the Flood Mitigation Plan required of all communities participating in the National Flood Insurance Program and seeking project funding from the Flood Mitigation Assistance Program; and

WHEREAS, the planning process included public involvement and coordination with key stakeholders in the county; and several public meetings were held to review the Flood Plan during the planning process; and

WHEREAS, the Flood Plan has identified and described the flooding hazard and has assessed countywide vulnerability and risk to the flooding hazard; and

WHEREAS, the Flood Plan recommends hazard mitigation measures that may protect the people and property potentially affected by flooding hazards in Santa Rosa County; and

WHEREAS, the Flood Plan also benefits Santa Rosa County's businesses and residents through improving the community's National Flood Insurance Program Community Rating System classification, thus reducing flood insurance premiums; and

WHEREAS, a final public meeting soliciting input on the plan prior to adoption occurred on February 10, 2011 at 9:30 a.m. and any minor changes made as a result of this input will not require re-adoption of the plan;

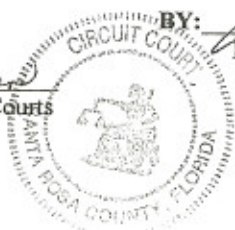
NOW, THEREFORE, BE IT RESOLVED that Santa Rosa Board of County Commissioners hereby adopts the Santa Rosa County Multi-Jurisdictional Flood Mitigation Plan as the formal plan for Santa Rosa County's flood mitigation activities.

PASSED AND ADOPTED this 10th day of February, 2011, by a vote of 5 yeas, 0 nays, and 0 absent, of the Board of County Commissioner of Santa Rosa County, Florida.

**BOARD OF COUNTY COMMISSIONERS
SANTA ROSA COUNTY, FLORIDA**

ATTEST:


Mary M. Johnson, Clerk of Courts



BY: 
Lane Lynchard, Chairman